

File No.: 9444

ARROWHEAD TITLE, INC.

Title Report

Effective Date: October 5, 2005 at 8:00:00 AM

Prepared For:
NEWTON McCOY ATTORNEY AT LAW, (314) 862-3050

Inquiries Should Be Directed To:
Arrowhead Title Inc
752 Bagnell Dam Blvd., Suite A
Lake Ozark, MO 65049
Phone (573) 302-1950, Fax (573) 302-1945
E-Mail: arrowheadtitle@charter.net

The estate or interest in the land described or referred to in this report and covered herein is a:

FEE SIMPLE

Title to the estate or interest in said land is at the effective date hereof vested in:

AS TO TRACT I:
BRENDA D. COLEAN CARPENTER

AS TO TRACT II:
KENNETH C. CARPENTER AND BRENDA D. C. CARPENTER, HUSBAND AND WIFE

AS TO TRACT III:
KENNETH C. CARPENTER AND BRENDA D.C. CARPENTER, HUSBAND AND WIFE

The land referred to in this report is located in the County of Camden, State of Missouri, and described as follows:

TRACT I:

All of the following described land lying above contour elevation 662 feet:

A parcel of land lying in the Northeast quarter of the Northwest quarter and the Northwest quarter of the Northeast quarter of Section 13, Township 39 North, Range 16 West, in Camden County, Missouri, and more particularly described as follows:

Beginning at the Northeast corner of the Northeast quarter of the Northwest quarter of Section 13, Township 39 North, Range 16 West, thence South and along the East line of said Northeast quarter of the Northwest quarter of Section 13, a distance of 730.0 feet to an iron pipe; thence South 27 degrees 00 minutes East 179.6 feet to an iron pipe on sea level elevation contour 662 feet; thence along said 662 foot contour line in a Southwesterly and a Westerly direction a distance of 350 feet more or less; thence North 36 degrees 24 minutes East 4.0 feet to an iron pipe; thence continuing on last described course 164.7 feet to an iron pipe; thence North 4 degrees 48 minutes West 50.0 feet to an iron pipe; thence North 38 degrees 00 minutes West 268.1 feet to an iron pipe at the point of inter- section with the centerline of Union Electric Company easement; thence North 668.7 feet to an iron pipe on the North line of said Northeast quarter of the Northwest quarter of Section 13; thence South 89 degrees 55 minutes East and along said North line 205.4 feet to the point of beginning.

TRACT II:

All that part of the following described property which lies above contour elevation 662 feet.

Beginning at the Northeast corner of the Northwest quarter of Section 13, Township 39 North, Range 16 West; thence South along the East line of the said Northwest quarter 730 feet; thence South 27 degrees 00 minutes East, 1000 feet, more or less, to the center of a large cove of the Lake of the Ozarks; thence West down said cove, 966 feet; thence North 1141 feet, more or less, to the southeast corner of a tract of land heretofore conveyed by the Union Electric Land and Development Company to Joseph M. Hohn and Elise C. Hohn by warranty deed dated November 15, 1944; thence continue North along the East line of said Joseph M. Hohn and Elise C. Hohn tract of land, 480 feet, more or less, to the North line of said Section 13; thence East along the said North line, 512 feet, more or less, to the point of beginning.

SAVE AND EXCEPT:

A parcel of land lying in the Northeast Quarter of the Northwest Quarter and the Northwest quarter of the Northeast Quarter of Section 13, Township 39 North, Range 16 West, in Camden County, Missouri, and more particularly described as follows:

Beginning at the Northeast corner of the Northeast quarter of the Northwest quarter of Section 13, Township 39 North, Range 16 West, thence south and along the East line of said Northeast quarter of the Northwest quarter of Section 13, a distance of 730.0 feet to an iron pipe; thence South 27 degrees 00 minutes East 179.6 feet to an iron pipe on sea level elevation contour 662; thence along said 662 contour line in a Southwesterly and a Westerly direction a distance of 350 feet more or less; thence North 36 degrees 24 minutes East 4.0 feet to an iron pipe; thence continuing on last described course 164.7 feet to an iron pipe; thence North 4 degrees 48 minutes West 50.0 feet to an iron pipe; thence North 38 degrees 00 minutes West 268.1 feet to an iron pipe at the point of intersection with the centerline of Union Electric Company easement; thence North 668.7 feet to an iron pipe on the North line of said Northeast quarter of the Northwest quarter of Section 13; thence South 89 degrees 55 minutes East and along said North line 205.4 feet to the point of beginning.

TRACT III:

That part of the Southwest quarter of the Southeast quarter and that part of the Southeast quarter of the Southwest quarter of Section 12, Township 39 North, Range 16 West, Camden County, Missouri, described

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as follows: Beginning at the Southwest corner of the Southwest quarter of the Southeast quarter run East along the South line of the Southwest quarter of the Southeast quarter 267.7 feet; thence North 34 degrees 16 minutes West 229.5 feet to the centerline of a road; thence along centerline North 89 degrees 44 minutes West 232.1 feet; thence leaving the road South 28 degrees 46 minutes East 193.8 feet; thence South 21.0 feet to the place of beginning.

Standard Exceptions

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

Special Exceptions:

1. Taxes: The lien of general taxes for 2005 which are not now due and payable. Taxes for 2004 and prior years are paid. For informational purposes only: The 2005 base tax amount is
\$ 136.76. Tax ID # 08-1.0-12.0-000.0-009-038.000
\$3,998.53. Tax ID # 08-6.0-13.0-000.0-002-002.000
\$ 160.07. Tax ID # 08-6.0-13.0-000.0-002-003.000
\$ 27.98. Tax ID # 08-6.0-13.0-000.0-002-004.000
\$ 13.99. Tax ID # 08-6.0-13.0-000.0-002-005.000
\$ 496.90. Tax ID # 08-6.0-13.0-000.0-002-006.000
2. The consequences of any past or future change in the location of ordinary high water mark of the Lake of the Ozarks. Navigation servitudes and all other statutory rights and powers of the United States of America, the State of Missouri, and the Public over the Lake of the Ozarks and its shore lands extending to the ordinary high-water line thereof which may be exercised without obligation for compensation.

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3. Rights and easements in favor of Union Electric Light and Power Company according to instrument filed for record at Book 63, page 162, and Book 80, page 520, Camden County Recorder's Office.
4. Restrictions, reservations, conditions, and easements according to "The Land Subdivision Ordinance of Osage Beach" filed for record at Book 247, page 51, Camden County Recorder's Office.
5. Zoning Map for the City of Osage Beach, Missouri recorded in Plat Book 42, pages 24A, 24B, 24C, 24D, 24E, 24F and 24G and Comprehensive Plan recorded in Book 354, page 875 and Supplement to Comprehensive Plan recorded in Book 359, page 10, Camden County Recorder's Office.
6. Easements in favor of Union Electric Company of Missouri according to instrument filed for record at Book 82, page 504; Book 87, page 232, and Book 307, page 558, Camden County Recorder's Office
7. Easements of right-of-way according to Warranty Deed filed for record Book 80, page 520; Book 82, page 223 and Book 113, page 302, Camden County Recorder's Office.
8. Reservation and grant of easements according to Warranty Deed filed for record at Book 110, page 257, and according to Amendment of Easement Reservation and Rights filed for record at Book 146, page 10, Camden County Recorder's Office.
9. Restrictions, reservations, conditions and easements according to Ground Lease Encroachment and Other Provisions of Lease Agreement filed for record at Book 199, page 440, Camden County Recorder's Office.
10. Restrictions, reservations, and conditions and all easements according to Warranty Deed filed for record at Book 91, page 213; Book 91, page 917 and 919; Book 146, page 12; Book 160, page 81; Book 167, page 835; Book 195, page 38; Book 255, page 738, and Book 263, page 910, Camden County Recorder's Office.
11. Sewer Easement in favor of the City of Osage Beach filed for record at Book 269, page 260, Camden County Recorder's Office.
12. Right-of-way of Lake Road 54-29.
13. Restrictions, reservations, conditions and easements according to Warranty Deed filed for record at Book 405, page 587, Camden County Recorder's Office.

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14. Camden County Subdivision Regulations filed for record at Book 567, page 243; Camden County Master Plan filed for record at Book 567, page 244, and Camden County Unified Land-Use Code filed for record at Book 583, page 829, Camden County Recorder's Office.
15. Terms, provisions, covenants, conditions, reservations and restrictions, and easements according to Warranty Deed filed for record at Book 297, page 169, Camden County Recorder's Office.
16. Deed of Trust dated November 1, 1984, in favor of Alfred O. Williams and Betty L. Williams, husband and wife, executed by Brenda D. Colean Carpenter and Kenneth C. Carpenter, her husband, securing a Promissory Note in the original principal amount of \$127,500.00, and filed for record November 5, 1984, at November 5, 1984, Camden County Recorder's Office.

I can find no judgments, transcripts of judgments, mechanic's liens or federal tax liens against this land or against record owners thereof or their predecessors in title, except as hereinbefore noted. However, this opinion does not pass on any easements, liens, etc., not included in the title records, or not of record as of the date of this opinion. Neither does it pass on such set of facts that might be disclosed should an accurate and complete survey be made on the premises. Liability limited to amount paid for report.

This certificate is certified to include date October 5, 2005 at 8:00 A.M..

BY:


CHRISTINE A. CISAR