

**LAND TITLE SURVEY
 TWO TRACTS OF LAND IN
 THE NORTHEAST QUARTER OF SECTION 29,
 TOWNSHIP 47 NORTH, RANGE 3 EAST
 OF THE FIFTH PRINCIPAL MERIDIAN
 ST. CHARLES COUNTY, MISSOURI**

HOME FEDERAL BANK BLDG.

PREPARED FOR:
 FIRST NATIONAL BANK
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A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 47 NORTH, RANGE 3 EAST OF THE FIFTH PRINCIPAL MERIDIAN, ST. CHARLES COUNTY MISSOURI, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE SOUTH LINE OF PROPERTY CONVEYED TO HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF OVERLAND BY DEED RECORDED IN BOOK 524 PAGE 296 OF THE ST. CHARLES COUNTY RECORDS, WITH THE WEST LINE OF MAIN STREET, (VARIABLE WIDTH), AS WIDENED BY INSTRUMENT RECORDED IN BOOK 1481 PAGE 1019 OF SAID RECORDS; THENCE ALONG SAID SOUTH LINE, BEING ALSO THE NORTH LINE OF PROPERTY CONVEYED TO GARY S. HELLYER AND ANITA S. HELLYER BY DEED RECORDED IN BOOK 1922 PAGE 1009 OF SAID RECORDS, AND THE WESTWARDLY EXTENSION THEREOF, SOUTH 89 DEGREES 53 MINUTES 00 SECONDS WEST 195.26 FEET TO THE EAST LINE OF PROPERTY CONVEYED TO PHILIP E. AND WANDA L. HIBBELER BY DEED RECORDED IN BOOK 856 PAGE 73 OF SAID RECORDS; THENCE ALONG EAST LINE OF THE HIBBELER PROPERTY NORTH 02 DEGREES 33 MINUTES 19 SECONDS WEST 62.69 FEET TO THE NORTHEAST CORNER THEREOF; THENCE ALONG THE NORTH LINE OF SAID HIBBELER PROPERTY AND THE NORTH LINE OF PROPERTY CONVEYED TO JAMES D. STIFFLER AND ANNA LOU STIFFLER BY DEED RECORDED IN BOOK 826 PAGE 797 OF SAID RECORDS, SOUTH 89 DEGREES 37 MINUTES 12 SECONDS WEST 179.24 FEET TO THE EAST LINE OF WOOD STREET, 40 FEET WIDE; THENCE ALONG SAID EAST LINE OF WOOD STREET 40 FEET WIDE, NORTH 00 DEGREES 10 MINUTES 56 SECONDS WEST 80.27 FEET TO THE SOUTH LINE OF PROPERTY CONVEYED TO JOSEPH A. LANDWEHR AND JANICE M. LANDWEHR BY DEED RECORDED IN BOOK 1841 PAGE 558 OF SAID RECORDS; THENCE ALONG SAID SOUTH LINE OF LANDWEHR PROPERTY, NORTH 89 DEGREES 37 MINUTES 12 SECONDS EAST 173.97 FEET TO THE SOUTHWEST CORNER THEREOF; THENCE ALONG THE EAST LINE OF SAID LANDWEHR PROPERTY, NORTH 03 DEGREES 09 MINUTES 36 SECONDS WEST 0.99 FEET TO THE SOUTH LINE OF PROPERTY CONVEYED TO BANK OF O'FALLON BY DEED RECORDED IN BOOK 324 PAGE 373 OF SAID RECORDS; THENCE ALONG SAID SOUTH LINE OF BANK OF O'FALLON PROPERTY, AND THE SOUTH LINE OF PROPERTY CONVEYED TO BOATMEN'S BANK OF O'FALLON, BY DEED RECORDED IN BOOK 870 PAGE 1294 OF SAID RECORDS, NORTH 89 DEGREES 06 MINUTES 20 SECONDS EAST 199.58 FEET TO THE AFORESAID WEST LINE OF MAIN STREET, (VARIABLE WIDTH); THENCE ALONG SAID WEST LINE OF MAIN STREET, SOUTH 00 DEGREES 55 MINUTES 40 SECONDS EAST 156.82 FEET TO THE POINT OF BEGINNING CONTAINING 46,521 SQUARE FEET.

- DAVIS TITLE AND ABSTRACT COMPANY
 COMMITMENT NO. 54837, DATED NOVEMBER 28, 2001
 SURVEY RELATED ITEMS CORRESPONDING TO SCHEDULE B SECTION 2 OF TITLE COMMITMENT
- ITEM 1. DEFECTS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS, IF ANY.
 - ITEM 2. EASEMENTS, OR CLAIMS OF EASEMENTS, NOT SHOWN BY THE PUBLIC RECORDS.
 - ITEM 6. EASEMENT TO LINCOLN TELEPHONE COMPANY, ACCORDING TO INSTRUMENT RECORDED IN BOOK 454 PAGE 317. THIS EASEMENT CANNOT BE ACCURATELY PLOTTED, THE DESCRIPTION IS VERY VAGUE.
 - ITEM 7. RIGHT OF WAY OF ALLEY AS SHOWN ON SURVEY EXECUTED BY RUSSELL S. AXON, INC. (AFFECTS PARCEL NO. 1) A COPY OF SAID SURVEY COULD NOT BE OBTAINED, ALTHOUGH A COPY OF A SURVEY EXECUTED BY DONALD B. FITCH, DATED SEPTEMBER 28, 1968 INDICATES THE A 16' WIDE ALLEY STRIP AS SHOWN ON THIS SURVEY. THIS 16' WIDE STRIP BEING THE WEST 16' OF PARCEL NO. 1 OF THIS SURVEY. SAID FITCH SURVEY INDICATES THIS TO BE THE SAME 16' WIDE STRIP AS SHOWN ON CITY MAP OF O'FALLON, MO., DATED 1932.
 - ITEM 8. EASEMENT GRANTED TO THE CITY OF O'FALLON, ACCORDING TO INSTRUMENT RECORDED IN BOOK 1481 PAGE 1021. THIS IS A TEMPORARY CONSTRUCTION EASEMENT WHICH WAS GRANTED ALONG THE WEST LINE OF MAIN STREET DURING THE 1992 CONSTRUCTION OF MAIN STREET WIDENING.

- GENERAL NOTES:
1. BASIS OF BEARINGS FOR THIS SURVEY ADOPTED FROM THE DEED RECORDED IN BOOK 524 PAGE 296 OF THE ST. CHARLES COUNTY RECORDS.
 2. PARCEL NO.1 IS CURRENTLY VESTED IN THE NAME OF HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF OVERLAND BY DEED RECORDED IN BOOK 524 PAGE 296 OF THE ST. CHARLES COUNTY RECORDS. PARCEL NO. 2 IS CURRENTLY VESTED IN THE NAME OF HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF OVERLAND BY DEED RECORDED IN BOOK 1067 PAGE 1395 OF THE ST. CHARLES COUNTY RECORDS.
 3. PARCEL NO. 1 IS CURRENTLY LISTED UNDER PARCEL LOCATOR NUMBER, 2-057A-S029-00-75 IN THE ST. CHARLES COUNTY ASSESSORS OFFICE. PARCEL NO. 2 IS CURRENTLY LISTED UNDER PARCEL LOCATOR NUMBER, 2-057A-S029-00-71 IN THE ST. CHARLES COUNTY ASSESSORS OFFICE.
 4. ALL TIES SHOWN ON ARE PERPENDICULAR TO THE PROPERTY LINES TO WHICH THEY ARE TIED UNLESS NOTED OTHERWISE.
 5. THIS PROPERTY IS REFERENCED TO A TITLE COMMITMENT ISSUED BY DAVIS TITLE AND ABSTRACT COMPANY, COMMITMENT NO. 54837, DATED NOVEMBER 28, 2001.
 6. THIS PROPERTY IS CURRENTLY ZONED C2 GENERAL BUSINESS BY THE CITY OF O'FALLON, MISSOURI. THE BUILDING SETBACK RESTRICTIONS FOR C2 GENERAL BUSINESS ARE AS FOLLOWS:
 25' FRONT SETBACK
 0' SIDE SETBACK
 10' REAR SETBACK
 7. THIS PROPERTY IS SERVED BY THE FOLLOWING UTILITY COMPANIES.
 AMERENUE ELECTRIC COMPANY
 GTE TELEPHONE COMPANY
 LACLEDE GAS COMPANY
 CITY OF O'FALLON SEWER
 CITY OF O'FALLON WATER
 8. ACCORDING TO THE FLOOD INSURANCE RATE MAP OF THE CITY OF O'FALLON, MISSOURI (COMMUNITY PANEL NUMBER 290316-0237-E DATED AUGUST 2, 1996), THIS PROPERTY LIES WITHIN ZONE X. ZONE X IS DEFINED AS AN AREA OF MINIMAL FLOOD HAZARD.
 9. ABOVE GROUND UTILITIES WHICH HAVE BEEN LOCATED ARE SHOWN ON THIS PLAT. UNDERGROUND UTILITIES HAVE BEEN SHOWN BASED ON THE RESPECTIVE UTILITY COMPANY BASE MAPS ONLY. THESE UTILITIES SHOULD BE VERIFIED BEFORE DESIGN OR CONSTRUCTION, IF ANY BEGINS ON THIS PROJECT.

ALTA/ACSM LAND TITLE CERTIFICATION

THIS IS TO CERTIFY THAT WE HAVE DURING DECEMBER, 2001, BY ORDER OF EMMONS TITLE/ FIRST AMERICAN TITLE COMPANY AND FIRST NATIONAL BANK, EXECUTED A BOUNDARY SURVEY OF "TWO TRACTS OF LAND IN THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 47 NORTH, RANGE 3 EAST OF THE FIFTH PRINCIPAL MERIDIAN, ST. CHARLES COUNTY, MISSOURI", AND THE RESULTS ARE SHOWN ON THIS PLAT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS PLAT AND THE SURVEY ON WHICH IT IS BASED WERE MADE (1) IN ACCORDANCE WITH "MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/ACSM LAND TITLE SURVEYS" JOINTLY ESTABLISHED AND ADOPTED BY ALTA AND ACSM IN 1997, AND INCLUDES ITEMS 1, 2, 3, 4, 5, 6, 7, 8, 9 AND 10 OF TABLE A, THEREOF, AND (2) PURSUANT TO THE ACCURACY STANDARDS (AS ADOPTED BY ALTA AND ACSM AND IN EFFECT ON THE DATE OF THIS CERTIFICATION) OF AN URBAN SURVEY.

BAX ENGINEERING COMPANY, INC.
 WILLIAM S. KANKOLENSKI
 MISSOURI PROFESSIONAL LAND SURVEYOR #2197

