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#### Customers without a Daily Pickup

- ◆ Take this package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot® or Staples®) or Authorized Shipping Outlet near you or visit [www.ups.com/content/us/en/index.jsx](http://www.ups.com/content/us/en/index.jsx) and select Drop Off.
- ◆ Air shipments (including Worldwide Express and Expedited) can be picked up or dropped off. To schedule a pickup, or to find a drop-off location, select the Pickup or Drop-off icon from the UPS tool bar.

#### Customers with a Daily Pickup

- ◆ Your driver will pickup your shipment(s) as usual.

FOLD HERE

<p>CARRIE A. MCMORROW (636) 725-2837 INTEGRITY TITLE SOLUTIONS, LLC 5400 HAMPTON SAINT LOUIS MO 63109</p> <p><b>SHIP TO:</b> CARRIE MCMORROW (636) 725-2835 ELITE TITLE COMPANY, LLC SUITE 100 3611 RICHARDSON SQUARE DR. <b>ARNOLD MO 63010</b></p>	<p><b>MO 631 9-04</b></p> 	<p><b>UPS NEXT DAY AIR</b></p> <p>TRACKING #: 1Z GH9 400 01 0747 9773</p>		<p>BILLING: P/P</p> <p>Reference No.1: ETC-29956-24</p> <p>XOL 24.10.17 NV45-45.0A 11/2024*</p> 
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Elite Title Company, LLC  
ALTA Universal ID:  
3611 Richardson Square Dr.  
Suite 100  
Arnold, MO 63010



File No./Escrow No.: ETC-29956-24  
 Print Date & Time: November 19, 2024 1:20 pm  
 Officer/Escrow Officer: Carrie McMorrow  
 Settlement Location: 3611 Richardson Square Dr., Suite 100  
 Arnold, MO 63010  
 Property Address: 25 Hillside Springs  
 Eureka, MO 63025  
 Borrower: Madalyn Virginia Schweiss  
 Seller: Dennis Sova and Dorene C. Lebcowitz  
 25 Hillside Springs  
 Eureka, MO 63025  
 Lender:  
 Settlement Date : November 21, 2024  
 Disbursement Date : November 21, 2024

Description	Seller	
	Debit	Credit
<b>Financial</b>		
Sale Price of Property		200,000.00
Seller Credit	6,000.00	
<b>Prorations/Adjustments</b>		
HOA(Paid) 11/22/24-09/01/25		313.88
County Taxes 11/22/24-12/31/24		150.17
<b>Title Charges and Escrow/Settlement Charges</b>		
Settlement/Closing Fee to Elite Title Company, LLC	395.00	
Wire Fraud Service Fee to Elite Title Company, LLC	25.00	
Wire/Delivery Service and Handling Fee to Elite Title Company, LLC	75.00	
2024 RE Taxes to Jefferson County Collector of Revenue	1,386.22	
Credit Card for Carpet to Wells Fargo	4,821.00	

Description	Seller	
	Debit	Credit
<b>Title Charges and Escrow/Settlement Charges (continued)</b>		
Delivery/Handling Service Fee to Hillsboro Title	50.00	
HOA Due to HSIA Inc	405.00	
Real Estate Commission - Selling to Coldwell Banker Premier Group	5,000.00	
Closing Protection Letter Fee to Hillsboro Title	25.00	
<b>Commissions</b>		
Broker Transaction Fee to Keller Williams Chesterfield Keller Williams Chesterfield 500.00	500.00	
Real Estate Commission - Listing to Keller Williams Chesterfield Keller Williams Chesterfield 6,000.00	6,000.00	
<b>Miscellaneous</b>		
Mobile Notary Fee to Signing Carolina	150.00	
	<b>Debit</b>	<b>Credit</b>
<b>Subtotals</b>	24,832.22	200,464.05
<b>Due to Seller</b>	175,631.83	
<b>Totals</b>	200,464.05	200,464.05

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Elite Title Company, LLC to cause the funds to be disbursed in accordance with this statement.

Seller

\_\_\_\_\_

Dennis Sova

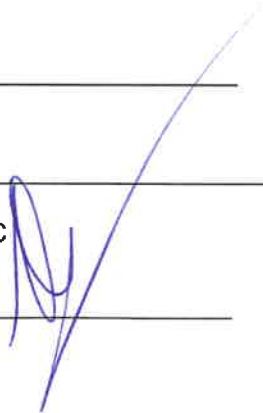
\_\_\_\_\_

Dorene C. Lebcowitz

Elite Title Company, LLC

BY: \_\_\_\_\_

Carrie McMorrow  
Escrow Closer



# Final Closing Disclosure

## Closing Information

**Date Issued**  
**Closing Date** 11/21/2024  
**Disbursement Date** 11/21/2024  
**Settlement Agent** Elite Title Company, LLC  
**File #** ETC-29956-24  
**Property** 25 Hillside Springs  
 Eureka, MO 63025

**Sale Price** \$200,000

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$200,464.05</b>
01 Sale Price of Property	\$200,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 HOA(Paid) 11/22/24-09/01/25	\$313.88
04	
05	
06	
07	
08	

### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	
10 County Taxes 11/22/24 to 12/31/24	\$150.17
11 Assessments	
12	
13	
14	
15	
16	

**N. Due from Seller at Closing** \$24,832.22

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$18,832.22
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06 Payoff of 1st Mortgage to:	
07	

08 Seller Credit	\$6,000.00
09	
10	
11	
12	
13	

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	
15 County Taxes	
16 Assessments	
17	
18	
19	

### CALCULATION

Total Due to Seller at Closing (M)	\$200,464.05
Total Due from Seller at Closing (N)	-\$24,832.22
<b>Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller</b>	<b>\$175,631.83</b>

## Transaction Information

**Borrower** Madalyn Virginia Schweiss

**Seller** Dennis Sova and Dorene C. Lebcowitz  
 25 Hillside Springs  
 Eureka, MO 63025

## Contact Information

### REAL ESTATE BROKER (B)

<b>Name</b>	Coldwell Banker Premier Group
<b>Address</b>	2203 South Big Bend Boulevard Clayton, MO 63117
<b>MO License ID</b>	000004637
<b>Contact</b>	Marti Poe
<b>Contact MO License ID</b>	2013023997
<b>Email</b>	MPoe@CBPHomes.com
<b>Phone</b>	314-336-1946

### REAL ESTATE BROKER (S)

<b>Name</b>	Keller Williams Chesterfield
<b>Address</b>	16401 Swingley Ridge Road Suite 200 Chesterfield, MO 63017
<b>MO License ID</b>	2011006973
<b>Contact</b>	Rosie Hurley
<b>Contact MO License ID</b>	2019024246
<b>Email</b>	rosie.hurley@kw.com
<b>Phone</b>	

### SETTLEMENT AGENT

<b>Name</b>	Elite Title Company, LLC
<b>Address</b>	3611 Richardson Square Dr. Suite 100 Arnold, MO 63010
<b>MO License ID</b>	3001088438
<b>Contact</b>	Carrie McMorrow
<b>Contact MO License ID</b>	
<b>Email</b>	cmcmorrow@elitetitlestl.com
<b>Phone</b>	636-725-2837

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

# Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
<b>C. Services Borrower Did Shop For</b>		
01 Title - Settlement/Closing Fee to Elite Title Company, LLC	\$395.00	
02 Title - Wire Fraud Service Fee to Elite Title Company, LLC	\$25.00	
03 Title - Wire/Delivery Service and Handling Fee to Elite Title Company, LLC	\$75.00	
04		
05		
06		
07		
08		

**Other Costs**

<b>E. Taxes and Other Government Fees</b>		Deed:	Mortgage:
01	Recording Fees		
02			
<b>F. Prepaids</b>			
01	Homeowner's Insurance Premium ( mo.)		
02	Mortgage Insurance Premium ( mo.)		
03	Prepaid Interest ( per day from to )		
04	Property Taxes ( mo.)		
05			
<b>G. Initial Escrow Payment at Closing</b>			
01	Homeowner's Insurance		
02	Mortgage Insurance		
03	Property Taxes		
04			
05			
06			
07			
08	Aggregate Adjustment		
<b>H. Other</b>			
01	2024 RE Taxes to Jefferson County Collector of Revenue		\$1,386.22
02	Broker Transaction Fee to Keller Williams Chesterfield		\$500.00
03	Credit Card for Carpet to Wells Fargo		\$4,821.00
04	Delivery/Handling Service Fee to Hillsboro Title		\$50.00
05	HOA Due to HSIA Inc		\$405.00
06	Home Protection Plan to Hillsboro Title		
07	Homeowners Association Due to Hillsboro Title		
08	Mobile Notary Fee to Signing Carolina		\$150.00
09	Real Estate Commission - Listing to Keller Williams Chesterfield		\$6,000.00
10	Real Estate Commission - Selling to Coldwell Banker Premier Group		\$5,000.00
11	Sewer Due to Hillsboro Title		
12	Title - Closing Protection Letter Fee to Hillsboro Title		\$25.00
13	Water/Trash Due to Hillsboro Title		
<b>J. TOTAL CLOSING COSTS</b>			<b>\$18,832.22</b>

# Final Closing Disclosure - Attachment

**Borrower:** Madalyn Virginia Schweiss

**Seller:** Dennis Sova  
Dorene C. Lebcowitz  
25 Hillside Springs  
Eureka, MO 63025

**Settlement Agent:** Elite Title Company, LLC  
3611 Richardson Square Dr.  
Suite 100  
Arnold, MO 63010  
636-725-2835

**Closing Date:** November 21, 2024

**Disbursement Date:** November 21, 2024

**Property Location:** 25 Hillside Springs  
Eureka, MO 63025

Prorated Items	Proration Date	Amount Prorated	Seller Paid at Closing	Seller Paid Before Closing
<b>Seller's Transactions-Due to Seller at Closing</b>				
M.03	11/21/24	\$405.00	\$313.88	
	HOA(Paid)			
	11/22/24-09/01/25			
	Buyer pays 279 Days of 360, Seller pays 81 Days of 360			
<b>Line M.03 Prorated Item Total:</b>			<b>\$313.88</b>	<b>\$0.00</b>

<b>Additional Disbursements from Broker's Commissions</b>				
Payee	Description	Listing Broker	Selling Broker	Total
Keller Williams Chesterfield				6,500.00
Keller Williams Chesterfield	Broker Transaction Fee	500.00		
Keller Williams Chesterfield	Real Estate Commission - Listing	6,000.00		
<b>Commissions Paid to Agents/Brokers</b>		<b>6,500.00</b>	<b>0.00</b>	<b>6,500.00</b>
<b>Total Commissions</b>		<b>6,500.00</b>	<b>0.00</b>	<b>6,500.00</b>

## Confirm Receipt

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\* notary must complete & return a copy of the clients ID.

**NOTICE!**

**A SEPARATE AFFIDAVIT MUST BE COMPLETED FOR EACH SIGNER**

TO:

**NOTARY's AFFIDAVIT  
(For Out of Office Notary Acknowledgement)**

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ )

I hereby certify, under the penalty of perjury, that I am authorized to act as a Notary Public, in and for the above County and State, and that in performing my duties as a Notary Public I have complied with all applicable State and Local Laws.

I notarized the signature of \_\_\_\_\_  
(enter ONE name only)

Date of Notarial acknowledgement: \_\_\_\_\_

Capacity of signer: \_\_\_\_\_ Individual  
\_\_\_\_\_ Corporate Officer (Title: \_\_\_\_\_)  
\_\_\_\_\_ Partner ( \_\_\_\_\_ Limited/ \_\_\_\_\_ General)  
\_\_\_\_\_ Attorney in Fact  
\_\_\_\_\_ Trustee  
\_\_\_\_\_ Guardian/Conservator  
\_\_\_\_\_ Other: \_\_\_\_\_

Identification used: \_\_\_\_\_

Title and Date of Document(s): \_\_\_\_\_

\_\_\_\_\_  
Notary Public's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Address

\_\_\_\_\_  
( )

Phone Number

Note: This document is for internal purposes only, not to be recorded.



\* notary must complete & return a copy of the clients ID.

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I notarized the signature of \_\_\_\_\_  
(enter ONE name only)

Date of Notarial acknowledgement: \_\_\_\_\_

Capacity of signer: \_\_\_\_\_ Individual

\_\_\_\_\_ Corporate Officer (Title: \_\_\_\_\_)

\_\_\_\_\_ Partner (\_\_\_\_\_ Limited/ \_\_\_\_\_ General)

\_\_\_\_\_ Attorney in Fact

\_\_\_\_\_ Trustee

\_\_\_\_\_ Guardian/Conservator

\_\_\_\_\_ Other: \_\_\_\_\_

Identification used: \_\_\_\_\_

Title and Date of Document(s): \_\_\_\_\_

\_\_\_\_\_  
Notary Public's Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Address

\_\_\_\_\_  
( ) \_\_\_\_\_

Phone Number

Note: This document is for internal purposes only, not to be recorded.

This document has legal consequences.  
If you do not understand it, consult your attorney.  
The text of this form may not be altered in any manner  
without written acknowledgment of all parties.

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Form # 2089. 10/24

### AMENDMENT TO SALE CONTRACT

1 SALE CONTRACT DATE: 10/14/2024

2 PROPERTY: 25 Hillside Spgs, Eureka, MO 63025

3 BY AND BETWEEN: Madalyn Virginia Schweiss, Buyer(s)  
4 and the undersigned Seller(s).

5 Buyer and Seller agree to amend the Sale Contract only as to those matters checked below:

6  New Closing date: 11/07/2024

7  New Possession date (check one):  Closing or  \_\_\_\_\_ m (time) of \_\_\_\_\_ (date)

8  New Loan Contingency date: \_\_\_\_\_

9  New Purchase price: \$ \_\_\_\_\_

10  New Loan Amount: \_\_\_\_\_ % of the purchase price, or \$ \_\_\_\_\_

11  New Interest Rate not to exceed: \_\_\_\_\_ %

12  New Amortization term: \_\_\_\_\_ years

13  New Loan type: \_\_\_\_\_ (If FHA/VA, attach form #2135fha or #2135va)

14  Seller agrees to pay, at Closing, a cost not to exceed \$0 AND 3.0% of purchase price (\$0 if none stated) towards  
15 Buyer's closing costs, prepaids, points, Selling Broker's compensation, and other fees allowed by lender.

16  Buyer is requesting Seller to pay compensation to Selling Broker at Closing per the terms of the attached "Broker Compensation  
17 Rider" (Form #2109) and/or other compensation agreement. This is in addition to any credit from Seller to Buyer at Closing.

18  New contingency deadline date: \_\_\_\_\_ Describe contingency: \_\_\_\_\_  
19 \_\_\_\_\_

20  Paragraph# \_\_\_\_\_, Line# 28 or Rider# \_\_\_\_\_ is changed as follows: Check box "to be delivered to"  
21 \_\_\_\_\_  
22 \_\_\_\_\_

23  All documents pertaining to contract to have sale contract date of 10/14/2024  
24 \_\_\_\_\_  
25 \_\_\_\_\_  
26 \_\_\_\_\_  
27 \_\_\_\_\_

28 Madalyn Virginia Schweiss  
29 BUYER SIGNATURE DATE

dotloop verified  
11/01/24 2:59 PM CDT  
VQIF-C9QF-HYQR-RZRY

SELLER SIGNATURE DATE

30 Madalyn Virginia Schweiss  
31 Buyer Printed Name

Seller Printed Name

32 \_\_\_\_\_  
33 BUYER SIGNATURE DATE

SELLER SIGNATURE DATE

34 \_\_\_\_\_  
35 Buyer Printed Name

Seller Printed Name

## **GENERAL WARRANTY DEED (Individual)**

H70264

**THIS DEED**, made and entered into as of 21st day of November, 2024, by and between **GRANTOR(S)**:

Dorene C. Lebcowitz and Dennis A Sova, a married couple

of the County of Yavapai, State of Arizona, and **GRANTEE(S)**:

Madalyn Virginia Schweiss, a single person

of the County of Jefferson, State of Missouri,

**Grantee's** mailing address: 25 Hillside Springs, Eureka, MO 63025

**WITNESSETH**, that the Grantor(s), for and in consideration of the sum of One Dollar and other valuable considerations paid by the Grantee(s), the receipt of which is hereby acknowledged, does or do by these presents **GRANT, BARGAIN and SELL, CONVEY and CONFIRM** unto the Grantees(s), the following described Real Estate situated in the County of Jefferson and State of MO, to-wit:

Lot (8) of Hoene Springs Addition Three, a subdivision as shown by plat on file in the Recorder's Office of Jefferson County, Missouri, in Plat Book 8, Page 2.

Subject to restrictions, easements, conditions and zoning regulations of record, if any.

**HAVE AND TO HOLD** the same, together with all rights and appurtenances to the same belonging, unto the Grantee(s), and to the heirs and assigns of such party or parties forever.

The Grantor(s) hereby covenanting that said party or parties and the heirs, administrators, executors, and assigns of such party or parties, shall and will **WARRANT and DEFEND** the title to the premises unto the Grantee(s), and to the heirs and assigns of such party or parties

forever, against the lawful claims of all persons whomsoever; excepting, however, the general taxes for the current calendar year and thereafter, and special taxes becoming a lien after the date of this deed.

**IN WITNESS WHEREOF**, the Grantor(s) has or have executed these presents the day and year first above written.

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

STATE OF \_\_\_\_\_  
)  
COUNTY OF \_\_\_\_\_ ) ss.

On this 21st day of November, 2024, before me the undersigned notary personally appeared

Dorene C. Lebcowitz and Dennis A. Sova, husband and wife

to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

**IN TESTIMONY WHEREOF**, I have hereunto set my hand and affixed my official seal in the COUNTY and STATE aforesaid, the day and year first above written.

\_\_\_\_\_  
\_\_\_\_\_, Notary Public  
My term expires:

# AFFIDAVIT FOR LENDER SURVEY COVERAGE

RE: Search No. H70264  
Abstract No.

STATE OF MISSOURI )  
COUNTY OF \_\_\_\_\_ ) SS.

On this 21st day of November, 2024, before me personally appeared

Dennis A. Sova and Dorene C. Lebcowitz, Husband and Wife

Property Address: 25 Hillside Springs, Eureka, MO 63025

to me personally known, who being by me duly sworn, on oath did say that:

1. The undersigned is/are the owner(s) of record of the estate or interest in the land described in the above-referenced commitment for title insurance.
2. There are no encroachments, overlaps, boundary line disputes or any other matters which would be disclosed by a current survey and inspection of the premises and the undersigned is/are not aware of any disputes with the owners of adjoining property or with utility companies or departments concerning such matters.
3. The undersigned has not made or caused to be made or allowed to be made any additions or alterations of or to improvements on the land without proper permits or without compliance with current zoning codes.

This Affidavit is given to induce Hillsboro Title Company, as agent for Chicago Title Insurance Company, to issue its Loan Policy(s) of Title Insurance Policy and/or Endorsements without exception for unrecorded survey related matters, and it is intended that Hillsboro Title Company, as agent for Chicago Title Insurance Company, rely on the representations contained herein.

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

Subscribed and sworn before me this 21st day of November, 2024

\_\_\_\_\_  
Notary Public

My Term Expires:

**HILLSBORO**  
TITLE COMPANY

*Opening doors to confident closings.*

STATE OF \_\_\_\_\_ ) **\*\*\*PLEASE ANSWER ALL QUESTIONS, IF ANSWER IS NONE  
PLEASE ADD NONE OR N/A\*\*\***

COUNTY OF \_\_\_\_\_ ) ss.

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_ before me personally appeared Dennis A. Sova and Dorene C. Lebcowitz, Husband and Wife, who being duly sworn on his/her oath, did say to the best of his/her knowledge that:

- (a) The undersigned is the owner in fee simple of the land set forth in Commitment No. H70264 and Abstract No. dated September 27, 2024 issued by Hillsboro Title Company, as Agent for Chicago Title Insurance Company (herein collectively known as "Title Company");
- (b) The undersigned has owned said land continuously for \_\_\_\_\_ years and that my possession thereof has been peaceable and undisturbed, and that title to said land has never been disputed or questioned;
- (c) There are no facts that I am aware of where the title or possession of said land might be disputed or questioned, or where any claim might be asserted adversely to the present ownership;
- (d) That no one is in possession of said land under lease, contract, crop rental or other instrument, except: \_\_\_\_\_;
- (e) That no bankruptcy proceedings are now pending by or against the undersigned;
- (f) That there is no action or suit now pending in any court, or any other claim which might result in a lien on said land;
- (g) That the undersigned has not been divorced except as follows: \_\_\_\_\_;
- (h) That no Income Tax Lien, either by the Federal Government or the State of Missouri, is in effect against the undersigned;
- (i) That the undersigned has received no notice from any public authority requiring any improvements, alterations or change to be made on said land;
- (j) That there are no proposed sidewalk, street, sewer or other improvements nor any proceedings which could result in special tax bills or assessments against said land, including, but not limited to, Subdivision Trustee Assessments or road maintenance fees, except: \_\_\_\_\_;
- (k) That there are no outstanding unrecorded instruments that would affect title to said land at this date;
- (l) That there have been no changes in the condition of said land since the contract date, except: \_\_\_\_\_;
- (m) That there are no outstanding contracts unpaid or due for improvements on said land. There are no outstanding security agreements or unpaid bills or purchase price liens for any heating, plumbing, electric or other equipment or personal property which may be attached to said land.
- (n) There are no outstanding charges for services rendered by real estate brokers, title examiners, appraisers, surveyors, engineers or architects, which may result in a lien on said property;
- (o) There are no outstanding judgments or pending litigation against the titleholder(s) of the real estate except the following: \_\_\_\_\_;
- (p) There are no shielded documents affecting the property:

The undersigned does further depose and say that to the best of his/her knowledge:

( ) That there *have* been \_\_\_\_\_ -or- ( ) That there *have not* been \_\_\_\_\_

materials furnished and/or labor performed on said land for the purpose of construction, rehabilitation, excavation or other improvements within the last six months immediately prior to this date;

This affidavit is given to induce Title Company to issue its' policy or policies of title insurance and the undersigned hereby acknowledges Title Company's reliance on said affidavit. The undersigned further agrees that if Title Company sustains any loss as a result of its reliance on the representation herein which later are determined to be false, the undersigned agrees to indemnify and hold Title Company harmless for said loss, including any attorney fees and costs.

Seller's Forwarding Address:

2225 SANBORN DR  
Sedona, AZ 86336

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz



Subscribed in my presence and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
, Notary Public

My Term Expires:



AFFIDAVIT AND INDEMNITY AGREEMENT
(for New Construction)

STATE OF MISSOURI)
COUNTY OF \_\_\_\_\_)

On This 21st day of November, 2024, before me personally appeared Dennis A. Sova and Dorene C. Lebcowitz, Husband and Wife owners of property, Dennis A. Sova and Dorene C. Lebcowitz, Husband and Wife, General Contractor, to me personally known, who, being duly sworn on their oaths, did say that all of the persons, firms, and corporations, including the General Contractor and all sub-contractors, who have furnished services, labor, or materials, according to plans and specifications, or extra items, used in the construction or repair of buildings and improvements on the real estate hereinafter described, have been paid in full and that such work was fully completed on or before \_\_\_\_\_ and accepted by the owners, free and clear of any mechanic's lien whatever, all such liens or claims for lien being hereby expressly waived.

Affiants further say that no unsatisfied claims for lien or payment have been made to either of the affiants by, nor is any suit now pending on behalf of any contractor, subcontractor, laborer, or material men, and further that no chattel mortgages, conditional sale contracts, security agreements, financing statements, retention of title agreements, or personal property leases have been given or are now outstanding as to any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the aforesaid premises or the improvement thereon, and all plumbing, heating, lighting, refrigerating, and other equipment is fully paid for, including all bills for the repair thereof, except those shown on the reverse side hereof. (if none, state "none.")

Affiants, parties hereto, hereby request Hillsboro Title Company, individually and as Agent for Chicago Title Insurance Company, (hereinafter collectively called "Title Company") to issue its policy or policies of title insurance upon the real estate set forth in its Commitment No. H70264, without exception therein as to any possible unfiled mechanics' or material men's liens, and in consideration thereof, and as an inducement therefore, said affiants do hereby, jointly and severally, agree to indemnify and hold said Title Company harmless of and from any and all loss, cost, damage and expense of every kind, including attorneys' fees, which said Title Company shall or may suffer or incur or become liable for under its said policy or policies now to be issued, or any reissue, renewal or extension thereof, or new policy at any time issued upon said real estate, part thereof or interest therein, arising, directly or indirectly, out of or on account of any such mechanics' or material men's lien or liens or claim or claims or in connection with its enforcement of its right under this agreement. All representation, agreements of indemnity, and waivers herein contained shall inure also to the benefit of any party assured under any policy issued by Title Company and any action brought hereon may be instituted in the name of Title Company or said assured or all of said parties.

This affidavit is given to induce Title Company to issue its' title insurance policy or policies.

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

General Contractor(s)

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

NOTE: All property owners should sign

For use with corporate landowner and/or corporate contractor:

\_\_\_\_\_, a Corporation of the State of \_\_\_\_\_ joins in the execution of this instrument for the purpose of adopting all the representations of fact made in the foregoing affidavit and hereby joins in all the agreements of indemnity and waivers therein contained.

\_\_\_\_\_  
(Name of Corporation)

By \_\_\_\_\_  
President

Subscribed, and sworn to before me the day and year above written.



My Commission Expires:

Form 6.2

SAME NAME AFFIDAVIT

STATE OF \_\_\_\_\_  
)  
COUNTY OF \_\_\_\_\_ ) SS.

On this \_\_\_\_ day of \_\_\_\_\_, 2024 before me personally appeared

Dennis A. SOVA

Address: \_\_\_\_\_

to me personally known, who being by me duly sworn on oath, did say that Affiant is the owner of the following property in the County of Jefferson County and State of Missouri:

See Exhibit A attached hereto and made a part hereof.

Affiant further states that Affiant is one and the same person as:

Dennis SOVA

X

\_\_\_\_\_  
Dennis A. SOVA

*Subscribed* and sworn to before me the day and year first above written.

My term expires:

\_\_\_\_\_  
Notary Public

SAME NAME AFFIDAVIT

STATE OF \_\_\_\_\_  
)  
COUNTY OF \_\_\_\_\_ ) SS.

On this \_\_\_\_ day of \_\_\_\_\_, 2024 before me personally appeared

Dorene C. Lebcowitz

Address: \_\_\_\_\_

to me personally known, who being by me duly sworn on oath, did say that Affiant is the owner of the following property in the County of Jefferson County and State of Missouri:

See Exhibit A attached hereto and made a part hereof.

Affiant further states that Affiant is one and the same person as:

Dorene Lebcowitz SOVA

Dorene C. Lebcowitz SOVA

X

\_\_\_\_\_  
Dorene C. Lebcowitz

*Subscribed* and sworn to before me the day and year first above written.

My term expires:

\_\_\_\_\_  
Notary Public



**CHICAGO TITLE  
INSURANCE COMPANY**

Agent ID: 157434.3.72.25  
DENNIS A. SOVA and DORENE C. LEBOWETZ  
25 Hillside Springs  
Eureka, MO 63025

**DATE:** 11/19/2024  
**ISSUING AGENT:**  
Hillsboro Title Company  
3510 Jeffco Blvd Ste 100  
Arnold, MO 63010-6121

Transaction (hereafter, "the Real Estate Transaction"):  
Re: Closing Protection Letter  
File Number: H70264  
Buyer(s)/Borrower(s): MADALYN VIRGINIA SCHWEISS  
Property Address: 25 Hillside Springs, Eureka, MO 63025

*X initials*

[Loan Number]

Dear Madam or Sir:

Chicago Title Insurance Company ("Company"), agrees, subject to the Conditions and Exclusions set forth below, to reimburse you for actual loss incurred by you, in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent, provided:

- (A) A Commitment or Policy of the Company is issued in connection with the closing of the Real Estate Transaction;
  - (B) You are to be the seller or lessor of an interest in land; and
  - (C) The protection offered herein shall not exceed the lesser of \$5,000,000.00 or the amount of settlement funds due you in the Real Estate Transaction if such funds are transmitted to the Issuing Agent;
- and provided the loss arises out of:

Acts of theft of settlement funds or fraud with regard to settlement funds by the Issuing Agent in connection with such closing

**Conditions and Exclusions**

1. The Company will not be liable to you for loss arising out of:
  - A. Loss or impairment of settlement funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Issuing Agent to comply with your written closing instructions to deposit the funds in a bank which you designated by name.
  - B. Fraud, dishonesty or negligence of your employee, agent, attorney or broker.
  - C. Your settlement or release of any claim without the written consent of the Company.
  - D. Any matters created, suffered, assumed or agreed to by you or known to you.
  - E. Loss or impairment of your funds if held by or disbursed to the Issuing Agent, subsequent to the closing of the Real Estate Transaction, if the Issuing Agent acts in the capacity of an IRC Section 1031 qualified intermediary or facilitator.
2. The protection offered herein shall not exceed the lesser of \$5,000,000.00 or the amount of settlement funds due you in the Real Estate Transaction if such funds are transmitted to the Issuing Agent.
3. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of this right of subrogation.
4. The Issuing Agent is the Company's agent only for the limited purpose of issuing title insurance policies, and is not the Company's agent for the purpose of providing other closing or settlement services. The Company's liability for your losses arising from those other closing or settlement services is strictly limited to the protection expressly provided in this letter. Any liability of the Company for loss does not include liability for loss resulting from the negligence, fraud or bad faith of any party to the Real Estate Transaction other than an Issuing Agent, the lack of creditworthiness of any borrower connected with the Real Estate Transaction, or the failure of any collateral to adequately secure a loan connected with the Real Estate Transaction. However, this letter does not affect the Company's liability with respect to its title insurance binders, commitments or policies.
5. You must promptly send written notice of a claim under this letter to the Company at its principal office at Chicago Title Insurance Company, Attn: Claims Department, P.O. Box 45023, Jacksonville, FL 32232-5023. The Company is not liable for a loss if the written notice is not received within one year from the date of the closing.
6. The protection herein offered extends only to real property transactions in Missouri.

Any previous insured closing protection letter or similar agreement provided to you is hereby cancelled only with respect to the Real Estate Transaction. CPL80025B(10/2012)

Chicago Title Insurance Company  
By:

*Jack Cole*

Senior VP, Chief Underwriting Counsel

LETTERID:54984997 Agent 157434.3.72.25

Please direct all correspondence and inquiries to: 601 Riverside Ave., Jacksonville, FL-32204 Telephone-(800)586-0031-Fax (866)871-6771

**THIS LETTER IS ONLY AUTHORIZED FOR USE IN MISSOURI AND MAY BE USED ONLY FOR THE SPECIFIC TRANSACTION IDENTIFIED ABOVE.**



Opening doors to confident closings.

SELLERS DIRECTION REGARDING DISBURSEMENT OF FUNDS – SPLIT TRANSACTION

Date: 11/05/2024

File: H70264

Re: 25 Hillside Springs, Eureka, MO 63025

Seller(s): Dennis A. Sova and Dorene C. Lebcowetz a/k/a Dorene Lebcowitz Sova

Phone: \_\_\_\_\_ (MUST BE PROVIDED TO VERIFY INSTRUCTIONS AND AUTHORIZATION HEREIN)

I, \_\_\_\_\_ (“Affiant”) hereby authorize HTCG, LLC dba HILLSBORO TITLE COMPANY (“The Company”), to disburse the proceeds from the sale of the above referenced property. Affiant acknowledges that if the information provided below is incorrect, there will be a delay in receiving funds and Affiant will incur additional charges

- Wire Directly to Seller’s Title Company (Seller’s Title Company wiring instructions must be provided)
Wire Directly to Seller (Seller Completes Wire Instructions)
Check to Seller (Seller Completes Check Instructions)

Seller further authorizes HTCG, LLC dba HILLSBORO TITLE COMPANY to deliver listing agent/broker commission and Seller’s Title Company fees in connection with the above transaction to Elite Title Company

Wire Instructions (for Direct Seller Wire)

- Routing number must be verified by your bank. Do not use information on a voided check or deposit slip.
We do not guarantee the arrival time of wires.
Name on account must match how title is vested
Any change made to the below wiring instructions will require verbal verification by the Seller.
Changes to wire instructions are not permitted on the day of closing unless all sellers appear in person before a HTCG, LLC dba HILLSBORO TITLE COMPANY employee. If changes are requested on the day of closing, HTCG, LLC dba HILLSBORO TITLE COMPANY will only change instructions to issue a check to the seller(s).
HTCG, LLC dba HILLSBORO TITLE COMPANY will deduct a fee of \$25.00 from said proceeds for this service.

Wire transfer the funds into my account:
Bank Name:
Bank Address:
Aba Routing #:
Name on Account:
Address:
Account #:
Amount to be Wired: \$

Or

- See Attached Typed Bank Instructions

## Check Instructions:

Proceeds Checks Payable To:

\$ \_\_\_\_\_ payable to \_\_\_\_\_  
\$ \_\_\_\_\_ payable to \_\_\_\_\_  
\$ \_\_\_\_\_ payable to \_\_\_\_\_

US Mail or Overnight delivery – for Check Only - HTCG, LLC dba HILLSBORO TITLE COMPANY is not responsible for the timeliness of delivery:

\_\_\_ US Mail      \_\_\_ UPS Overnight delivery for a \$25.00 fee. NOTE: UPS cannot deliver to a PO Box

Delivery Address: \_\_\_\_\_

Check to be picked up at: \_\_\_\_\_

I/We authorize HTCG, LLC dba HILLSBORO TITLE COMPANY to release our check to:  
\_\_\_\_\_

I/we understand funds will not be disbursed until all requirements of the real estate transaction have been met. Further, the undersigned hereby agrees to indemnify, defend and hold harmless HTCG, LLC dba HILLSBORO TITLE COMPANY for any losses, claims, or damages, including but not limited to attorney's fees and cost of every kind and nature as a result of the disbursement of the net sales proceeds as set forth above by the undersigned parties.

Further, the undersigned shall bear the responsibility and liability for any incorrect wire information approved and/or provided by the undersigned that causes the wire to be returned in an amount less than the full amount pursuant to the Bank's return wire fee and shall not be the liability and/or responsibility of HTCG, LLC dba HILLSBORO TITLE COMPANY and its Underwriter(s).

**Further, the undersigned Seller(s) hereby acknowledges that the Seller(s) title company and its title insurer(s) have not issued a Closing Protection Letter to Seller(s) in this transaction.**

Date: \_\_\_\_\_

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

Subscribed and sworn to before me this \_\_\_\_\_ of \_\_\_\_\_, 20\_\_\_\_

**AGREEMENT FOR TAX ADJUSTMENT**

It is hereby understood and agreed between the Buyer and Seller of the property known as:

25 Hillside Springs, Eureka, MO 63025

that taxes for the current year have been adjusted as of this date on the basis of:

_____	Previous year's taxes	\$0.00
<u>X</u>	Current year's taxes	\$1,386.22
_____	A Lot Assessment Only	\$
_____	An estimate by and between Buyer and Seller	.\$

No liability is assumed by agent herein should 2024 taxes prove to be more or less than that as shown above.

OR

The taxes for the current year have not been adjusted as of this date because our inability to estimate the amount due to:

_____	Assessed in a larger tract
_____	An estimated figure was not provided for the agent at the time of closing

and shall be considered

<u>X</u>	Final Settlement	
_____	To be re-adjusted between Buyer and Seller as soon as the assessed by the County Treasurer	taxes have been
_____	To be adjusted between the Buyer and Seller as soon as the assessed by the County Treasurer	taxes have been

If a re-adjustment is necessary, Hillsboro Title Company will not make or be responsible for this adjustment.

This Agreement made and executed this 21 day of November, 2024.

**Buyers:**

**Sellers:**

\_\_\_\_\_  
Madalyn Virginia Schweiss

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

**CHICAGO TITLE INSURANCE COMPANY**

**AGENT: HTCG, LLC DBA HILLSBORO TITLE COMPANY**

**TITLE NO. H70264**

**PROPERTY ADDRESS: 25 HILLSIDE SPRINGS, EUREKA, MO 63025**

**INDEMNITY & UNDERTAKING AGREEMENT  
(GAP)**

**WHEREAS**, Chicago Title Insurance Company ("Issuing Company" or "Company") is about to issue its title insurance policy or policies or commitments therefor in respect to the land described in Commitment/Policy No. H70264 in favor of ROCKET MORTGAGE LLC, its successors and/or assigns, all hereinafter referred to as the "Title Insurance Policy";

**AND WHEREAS**, the Company has raised as title exceptions on the Title Insurance Commitment certain defects or other matters, hereinafter referred to as the "Exception", more particularly described as follows:

Defects, liens, encumbrances, adverse claims or other matters created, first appearing in the public records or attaching subsequent to the Effective Date of the above-referenced Title Insurance Commitment but prior to recording the deed, mortgage or other instruments under which the Proposed Insured acquires the estate or interest covered by the Title Insurance Commitment.

**AND WHEREAS**, the Company has been asked to issue the Title Insurance Policy either without mention of the Exception or insuring against loss or damage by reason thereof;

**AND WHEREAS**, the Company may issue, either concurrently herewith or hereafter in the ordinary course of business, another policy or policies, in the form or forms now or then commonly used by the Company, or issue hold harmless or indemnity letters to induce other title insurance companies to issue title insurance policies or commitments, insuring title to said land or to some parts thereof or interest therein, either without mention of the Exception or insuring against loss or damage by reason thereof, all of the foregoing being hereinafter referred to as the Future Policies or Commitments;

**NOW THEREFORE**, in consideration of the issuance of the Title Insurance Policy and the payment of \$1.00 to the undersigned by the Company, the sufficiency and receipt of which is hereby acknowledged, the undersigned, hereby covenants and agrees with the Company:

1. to forever fully protect, defend and save the Company harmless from and against the Exception, in and from any and all actual loss, costs, damages, attorneys' fees and expenses of every kind and nature which it may suffer, expend or incur, or by reason, or in consequence of the Title Insurance Policy on account, or in consequence, or growing out of the Exception only, or on account of the assertion or enforcement or attempted assertion or enforcement thereof or of any rights existing or hereafter arising, or which may at any time be claimed to exist under, or by reason, or in consequence, or growing out of the Exception;
2. to provide for the defense, at its own expense, on behalf and for the protection of the Company and the parties insured or who may become insured, against loss or damage under the Title Insurance Policy (but without prejudice to the right of the Company to defend if it so elects) in all litigation consisting of actions or proceedings based solely on the Exception which may be asserted or attempted to be asserted, established or enforced in, to, upon, against or in respect to the land described in the Title Insurance Policy or any part thereof, or interest therein;



**INDEMNITY & UNDERTAKING  
(GAP)  
(Page 2 of 2)**

3. to pay, discharge, satisfy or remove the Exception and, when the Exception appears as a matter of public record, to clear the record by the recording or filing of releases, assignments, deeds or other appropriate instruments, or by the procurement of a final court order or judgment entered by a court of competent jurisdiction quieting the title of the insured, or declaring the Exception to be null and void and of no force and effect, on or before **30 DAYS AFTER RECEIPT OF DEMAND FROM THE COMPANY** , and
4. that each and every provision herein shall extend and be in force concerning Future Policies or Commitments.

The undersigned agrees that this Agreement is not intended to give any benefits, rights, privileges, actions or remedies to any person or party, other than the Company, the undersigned, and the insured, as a third party beneficiary or otherwise under any theory of law.

The undersigned hereby agrees that in lieu of an original written signature the facsimile or the electronically transmitted signature on this document will constitute a valid original signature to this document and can be relied upon for enforcement purposes.

*[Remainder of page intentionally left blank; Signature page to follow]*

BUYER:

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Madalyn Virginia Schweiss

SELLER:

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Dennis A. Sova

---

Dorene C. Lebcowitz

IN WITNESS WHEREOF, the parties have executed this agreement this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.



STATEMENT REGARDING NO ASSESSMENTS

The undersigned is a party of closing of the following described property:

Lot (8) of Hoene Springs Addition Three, a subdivision as shown by plat on file in the Recorder's Office of Jefferson County, Missouri, in Plat Book 8, Page 2.

**Please check all that apply:**

- The undersigned states to Hillsboro Title Company that the above-described property is not connected to a public sewer system, and no sewer assessments are levied against said property and that the undersigned has not received any notices with respect to any assessments being due on said property.
- The undersigned states to Hillsboro Title Company that the above-described property is not connected to a public water system, and no water assessments are levied against said property and that the undersigned has not received any notices with respect to any assessments being due on said property.
- The undersigned states to Hillsboro Title Company that although the above-described property is in a subdivision and/or on a private road, there are no subdivision trustees or road association, and no assessments are levied against said property and that the undersigned has not received any notices with respect to any assessments being due on said property.

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz



STATEMENT REGARDING SEWER ASSESSMENTS

The undersigned are a party of closing of the following described property:

Lot (8) of Hoene Springs Addition Three, a subdivision as shown by plat on file in the Recorder's Office of Jefferson County, Missouri, in Plat Book 8, Page 2.

The undersigned states to Hillsboro Title Company, that the above described property is not connected to a public sewer system and no sewer assessments are levied against said property and that the undersigned has not received any notices with respect to any assessments being due on said property.

---

Dennis A. Sova

---

Dorene C. Lebcowitz



STATEMENT REGARDING TRUSTEE ASSESSMENTS

The undersigned are a party of closing of the following described property:

Lot (8) of Hoene Springs Addition Three, a subdivision as shown by plat on file in the Recorder's Office of Jefferson County, Missouri, in Plat Book 8, Page 2.

The undersigned states to Hillsboro Title Company that although the above described property is in a subdivision, there are no subdivision trustees and no assessments are levied against said property and that the undersigned has not received any notices with respect to any assessments being due on said property.

---

Dennis A. Sova

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Dorene C. Lebcowitz

CERTIFICATE OF NON FOREIGN STATUS

Section 1445 of the Internal Revenue Code provides that a transferee (buyer) of a U.S. real property interest must withhold tax if the transferor (seller) is a foreign person. To inform MADALYN VIRGINIA SCHWEISS (the "Transferee") that withholding of tax is not required upon the disposition of a U.S. real property interest by DENNIS A. SOVA AND DORENE C. LEBCOWITZ AKA DORENE LEBCOWITZ SOVA (the "Transferor"), the undersigned hereby certifies the following on behalf of the Transferor:

1. That the Transferor is the owner of the following described property, to wit:

See Exhibit "A" attached hereto

2. The Transferor is not a non-resident alien for purposes of the U.S. income taxation (as such term is defined in the Internal Revenue Code and Income Tax Regulations).

3. The Transferor's U.S. taxpayer identification number (Social Security Number) is:  
\_\_\_\_\_ (D) \_\_\_\_\_ (DORENE)

4. The Transferor's address is:

\_\_\_\_\_  
\_\_\_\_\_

5. The Transferor understands that this certification be disclosed to the Internal Revenue Service by the Transferee and that any false statement contained herein could be punished by fine, imprisonment or both.

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE EXAMINED THIS CERTIFICATION AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, AND I FURTHER DECLARE THAT I HAVE AUTHORITY TO SIGN THIS DOCUMENT ON BEHALF OF THE TRANSFEROR.

\_\_\_\_\_  
Dennis A. Sova

\_\_\_\_\_  
Dorene C. Lebcowitz

DATED: \_\_\_\_\_

## Exhibit "A"

Lot (8) of Hoene Springs Addition Three, a subdivision as shown by plat on file in the Recorder's Office of Jefferson County, Missouri, in Plat Book 8, Page 2.



## CLOSING CERTIFICATION AGREEMENT

Property Address: 25 Hillside Springs, Eureka, MO 63025

Closing Date: November 7, 2024

Purchaser(s): Madalyn Virginia Schweiss

Seller(s): Dennis Sova and Dorene Lebcowitz

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### SERVICES

We, the undersigned herein acknowledge the following as conditions of the above referenced transaction:

This agreement (the "Agreement") sets forth the terms and conditions under which Elite Title Company, LLC will provide title and escrow services, consisting primarily of issuing title insurance written on a licensed underwriter and escrowing funds for disbursement as instructed.

You agree that Elite Title Company, LLC's duties are to issue a policy of title insurance for the benefit of your lender or the benefit of you, depending on the transaction. If your transaction is a re-finance, you understand that no insurance coverage is afforded to you. You understand that Elite Title Company, LLC's duties are completed once it issues a title insurance policy and your claims are limited to that policy. The title reports or title commitments issued are not necessarily a complete or accurate status of title and are not to be relied on by you as a representation of the status of title. You agree to not name Elite Title Company, LLC as a defendant in any claim arising out of this transaction provided Elite Title Company, LLC issues the title policy and disburses funds according to your written instruction on the settlement statement or other written document.

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### NO LIENS/JUDGMENT/BANKRUPTCIES

We, the undersigned, do certify that they DO NOT have any STATE OR FEDERAL TAX LIENS, GENERAL JUDGMENTS, OR BANKRUPTCIES against them

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### CONFIRMATION OF MARITAL STATUS

The undersigned hereby certify under oath that my marital status is as follows:

- Unmarried (Including single, divorced or widowed)
- Married (To each other or another person)

Spouse's Name:

- Not Applicable



## FDIC NOTICE

We, the undersigned, do hereby certify that we are aware that the Federal Deposit Insurance Corporation ("FDIC") coverage applies only to a cumulative maximum amount of \$250,000.00 for each individual depositor's accounts at the same, or related, institution. The funds for this settlement are being deposited in the Elite Title Company, LLC's escrow account for disbursement. We understand that Elite Title Company, LLC assumes no responsibility for, nor will be held same liable for, any loss occurring which arises from the fact that the amount of the above account may cause the aggregated amount of any individual depositor's accounts to exceed \$250,000.00, and that the excess amount is not insured by the FDIC.

We further understand FDIC insurance is not available on certain types of bank instruments, including, but not limited to, repurchase agreements, letters of credit, etc.

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## PAYOFFS

I/We, the undersigned, do hereby acknowledge and agree that any payoff information, be it verbal or in writing, is tentative. Accordingly, I/We hereby hold Elite Title Company, LLC harmless with regard to any payoff type shortage. I/We further agree, if after the lender or beneficiary receives said payoff, and if said payoff is insufficient, that I/We will immediately assist Elite Title Company, LLC in expediting the resolution of the shortage and will, upon request from Elite Title Company, LLC bring such shortage funds to Elite Title Company, LLC to pay the lender or beneficiary in order to secure a release of the debt in question. Further, if Elite Title Company, LLC is forced to seek enforcement of this agreement, then the undersigned hereto, will pay Elite Title Company, LLC's reasonable Attorney's fees and/or Court cost.

**TERMINATION OF LINE OF CREDIT** - If applicable I/we will hereby terminate credit availability as to future advances from any equity credit lines on the above mentioned property, and will destroy all unused drafts received hereinafter by my/our lender on said loan.

**CREDITOR CHECKS MADE PAYABLE AT CLOSING** - If applicable I/we do hereby understand any checks made payable to creditor(s) at closing on the above referenced property, will be my full responsibility to provide those checks with statements to the creditor(s) as soon as possible to insure proper payment.

I/We hereby hold Elite Title Company, LLC harmless with regard to any payoff shortage, interest, or penalties that may occur. If a shortage is found it is the undersigned full responsibility to make arrangements to pay those creditors in full.

---

## ASSOCIATION DUES

- ACTIVE** - The Home Association is ACTIVE and dues are not delinquent, have been paid thru the month/quarter/year.
- INACTIVE** - Although the above property is in a subdivision, there are NO subdivision Trustees AND NO ASSESSMENTS ARE LEVIED AGAINST SAID PROPERTY, and that the undersigned have received NO notice with respect to any assessments being due on said property.

---

## PROPERTY TAX PRORATIONS

The undersigned Seller(s) and Purchaser(s) hereby acknowledge that they understand that property in Missouri is periodically reassessed as provided by law. As a result, there may be an increase or decrease in the amount of real estate taxes depending upon the value and rate placed upon the property (the reassessment amount and tax rate). Taxes have been prorated at this closing on the basis of the assessed valuation and tax rate called for in your contract.

Both parties acknowledge that Elite Title Company, LLC has disclosed potential change in the taxes as a result of the reassessment and the parties agree that Elite Title Company, LLC shall not be responsible for any adjustment of the taxes as a result of any change in the reassessment and tax rate.

Furthermore, the purchaser acknowledges that they are responsible for all future tax bills as long as they own the property and this is the only notice that the purchaser will receive from Elite Title Company, LLC.

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### **SELLER FORWARDING INFORMATION**

Forwarding Address: 2225 Sanborn Drive Sedona, AZ 86336

Contact Phone No.: (720)256-0571

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### **CITY AND/OR SPECIAL ASSESSMENT TAXES**

Buyer/Borrower(s) and/or Seller(s) agree to promptly pay any unpaid balances which may occur due to inadequate information at the time of closing. Furthermore, Seller(s) agree to fully indemnify and hold Elite Title Company, LLC harmless from any liability these potential shortages may cause.

---

### **DOCUMENT CORRECTION AGREEMENT**

**AGREEMENT TO CORRECT MISSTATED DOCUMENTATION OR PROVIDE ADDITIONAL DOCUMENTATION AND/OR FEES:** In consideration of Elite Title Company, LLC, hereinafter called Settlement Agent, disbursing funds for the closing on the above-mentioned property, and regardless of the reason for any loss, misplacement, or inaccuracy in any closing documentation including specifically, but not limited to, any additional fees owed for taxes and/or any other matter. Seller(s) agree(s) to the following: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms of the closing, upon request of the Settlement Agent, Seller(s) will comply with the Settlement Agent's request to execute, acknowledge, initial and deliver to Settlement Agent any documentation and/or fees Settlement Agent deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). All documents and/or fees Settlement Agent requests of the Seller(s) shall be referred to as "Replacement Documents" and/or "Fees". Seller(s) agree to deliver the Replacement Documents, and/or Fees to Settlement Agent within ten (10) days of receipt by Seller(s) of a written request for such replacement.

**REQUEST BY SETTLEMENT AGENT:** Any written statement addressed to Seller(s) at the address indicated in the closing documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

**SELLER(S) LIABILITY:** If Seller(s) fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents and/or Fees or provide the Additional Documents and/or Fees to the Settlement Agent more than ten (10) days after being requested to do so by Settlement Agent, and understanding that Settlement Agent is relying on these representations, Seller(s) agrees to be liable for any and all loss or damage which Settlement Agent reasonably sustains thereby, including, but not limited to, all reasonable attorney's fees and costs incurred by Settlement Agent. This agreement shall survive the closing and shall be binding upon the heirs, devisees, personal representatives, successors and assigns or Seller(s).

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Dorene Lebcowitz

STATE OF

COUNTY OF

On this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me appeared Dennis Sova and Dorene Lebcowitz known to be the persons described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.

\_\_\_\_\_  
Notary Public

My term Expires:



**WHAT KINDS OF INFORMATION WE COLLECT.** Most of Elite Title Company, LLC's business is title insurance, but there are companies with which we are affiliated that provide other insurance services to consumers. We collect information about you, (for instance, your name, address, telephone number), and information about your transaction, including the identity of the real property that you are buying or financing. We obtain a copy of any deeds, notes, or mortgages that are involved in the transaction. We may get this information from you or from the lender, attorney, or real estate broker that you have chosen. Our companies then obtain information from the public records about the property so that we can prepare a title insurance policy. When we provide closing, escrow, or settlement services, mortgage lending, or mortgage loan servicing, we may get your social security number and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account numbers to facilitate the transaction. If you are concerned about the information we have collected, please write to us.

**HOW WE USE THIS INFORMATION.** The company giving or specifically adopting this notice does not share your information with marketers outside its own family or affiliated business. There's no need to tell us to keep your information to ourselves because we share your information only to provide the service requested by you or your lender, or in other ways permitted by law. The privacy laws permit some sharing without your approval. We may share internally and with nonaffiliated parties in order to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, and to provide information to government and law enforcement agencies. Companies within a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you. Credit information about you is shared only to facilitate your transaction or for some other purpose permitted by law.

**HOW WE PROTECT YOUR INFORMATION.** We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with law to guard your nonpublic personal information. We reinforce the company's privacy policy with our employees.

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Dennis Sova

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Dorene Lebcowitz



## NOTICE OF UNPROTECTED CLOSING OR SETTLEMENT-WAIVER OF CPL

To: Dennis Sova and Dorene Lebcowitz

Because you have requested to have no closing protection letter issued for this transaction, you are hereby waving coverage under a closing protection letter. PLEASE READ THIS WAIVER CAREFULLY.

A closing protection letter protects a buyer, lender or seller against losses because of the following acts of the title insurer's named issuing title agency or agent:

- a. Acts of theft of settlement funds or fraud with regard to settlement funds; and
- b. Failure to comply with written closing instructions by the proposed insured when agreed to by the title agency or title agent relating to title insurance coverage.

Under section 381.058.3, RSMo., a title insurer has the authority to issue closing protection letters ONLY for transactions in which it is issuing a title insurance policy and its issuing agent or agency is performing closing or settlement services.

### *Waiver*

This is to certify that the foregoing Disclosure of Closing and Settlement Risk has been explained to me, and that I understand that no title insurer is providing any protection to me for closing and settlement funds received by it, or its policy issuing agency or agent.

Date: November 5, 2024

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Dennis Sova

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Dorene Lebcowitz

## Certification For No Information Reporting On The Sale Or Exchange Of A Principal Residence

This form may be completed by the seller of a principal residence. This information is necessary to determine whether the sale or exchange should be reported to the seller, and to the Internal Revenue Service on Form 1099-S, Proceeds From Real Estate Transactions. If the seller properly completes Parts I and III, and makes a "yes" response to assurances (1) through (4) in Part II, no information reporting to the seller or to the Service will be required for that seller. The term "seller" includes each owner of the residence that is sold or exchanged. Thus, if a residence has more than one owner, a real estate reporting person must either obtain a certification form each owner (whether married or not) or file an information return and furnish a payee statement for any owner that does not make the certification.

### Part I. Seller Information

1. Name: Dennis Sova
2. Address or legal description (including city, state, and ZIP code) of residence being sold or exchanged.

Legal Description:

Address: 25 Hillside Springs, Eureka, MO 63025

3. Taxpayer Identification Number (TIN):

### Part II. Seller Assurances

Check "yes" or "no" for assurances (1) through (4)

**Yes    No**

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | (1) I owned and used the residence as my principal residence for periods aggregating 2 years or more during the 5-year period ending on the date of the sale or exchange of the residence.                           |
| <input type="checkbox"/> | <input type="checkbox"/> | (2) I have not sold or exchanged another principal residence during the 2-year period ending on the date of the sale or exchange of the residence (not taking into account any sale or exchange before May 7, 1997). |
| <input type="checkbox"/> | <input type="checkbox"/> | (3) No portion of the residence has been used for business or rental purposes by me (or my spouse if I am married) after May 6, 1997.  |
| <input type="checkbox"/> | <input type="checkbox"/> | (4) At least one of the following three statements applies:  |

The sale or exchange is of the entire residence for \$250,000 or less.

OR

I am married, the sale or exchange is of the entire residence for \$500,000 or less, and the gain on the sale or exchange of the entire residence is \$250,000 or less.

OR

I am married, the sale or exchange is of the entire residence for \$500,000 or less, and (a) I intend to file a joint return for the year of the sale or exchange, (b) my spouse also used the residence as his or her principal residence for periods aggregating 2 years or more during the 5-year period ending on the date of the sale or exchange of the residence, and (c) my spouse also has not sold or exchanged another principal residence during the 2-year period ending on the date of the sale or exchange of the residence (not taking into account any sale or exchange before May 7, 1997).

Part III. Seller Certification

Under penalties of perjury, I certify that all the above information is true as of the end of the day of the sale or exchange.

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Date

## Certification For No Information Reporting On The Sale Or Exchange Of A Principal Residence

This form may be completed by the seller of a principal residence. This information is necessary to determine whether the sale or exchange should be reported to the seller, and to the Internal Revenue Service on Form 1099-S, Proceeds From Real Estate Transactions. If the seller properly completes Parts I and III, and makes a "yes" response to assurances (1) through (4) in Part II, no information reporting to the seller or to the Service will be required for that seller. The term "seller" includes each owner of the residence that is sold or exchanged. Thus, if a residence has more than one owner, a real estate reporting person must either obtain a certification form each owner (whether married or not) or file an information return and furnish a payee statement for any owner that does not make the certification.

### Part I. Seller Information

1. Name: Dorene Lebcowitz
2. Address or legal description (including city, state, and ZIP code) of residence being sold or exchanged.  
  
Legal Description:  
  
Address: 25 Hillside Springs, Eureka, MO 63025
4. Taxpayer Identification Number (TIN):

### Part II. Seller Assurances

Check "yes" or "no" for assurances (1) through (4)

**Yes    No**

- |                          |                          |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | (1) I owned and used the residence as my principal residence for periods aggregating 2 years or more during the 5-year period ending on the date of the sale or exchange of the residence.                           |
| <input type="checkbox"/> | <input type="checkbox"/> | (2) I have not sold or exchanged another principal residence during the 2-year period ending on the date of the sale or exchange of the residence (not taking into account any sale or exchange before May 7, 1997). |
| <input type="checkbox"/> | <input type="checkbox"/> | (3) No portion of the residence has been used for business or rental purposes by me (or my spouse if I am married) after May 6, 1997.  |
| <input type="checkbox"/> | <input type="checkbox"/> | (4) At least one of the following three statements applies:  |

The sale or exchange is of the entire residence for \$250,000 or less.

OR

I am married, the sale or exchange is of the entire residence for \$500,000 or less, and the gain on the sale or exchange of the entire residence is \$250,000 or less.

OR



I am married, the sale or exchange is of the entire residence for \$500,000 or less, and (a) I intend to file a joint return for the year of the sale or exchange, (b) my spouse also used the residence as his or her principal residence for periods aggregating 2 years or more during the 5-year period ending on the date of the sale or exchange of the residence, and (c) my spouse also has not sold or exchanged another principal residence during the 2-year period ending on the date of the sale or exchange of the residence (not taking into account any sale or exchange before May 7, 1997).

Part III. Seller Certification

Under penalties of perjury, I certify that all the above information is true as of the end of the day of the sale or exchange.

\_\_\_\_\_  
Dorene Lebcowitz

\_\_\_\_\_  
Date

**SUBSTITUTE FORM 1099-S**  
**PROCEEDS FROM REAL ESTATE TRANSACTIONS**  
**FOR THE TAX YEAR: 2024**  
OMB. No. 1545-0997

**SETTLEMENT AGENT/FILER'S NAME AND ADDRESS**

Elite Title Company, LLC  
3611 Richardson Square Dr., Suite 100  
Arnold, MO 63010

Filer's Federal Tax ID Number:

Order Number: ETC-29956-24

**SELLER/TRANSFEROR'S NAME AND ADDRESS**

Dennis Sova and Dorene Lebcowitz  
2225 Sanborn Drive  
Sedona, AZ 86336

Transferor's Federal Tax ID Number: \_\_\_\_\_

1) Date of Closing: November 7, 2024	2) Gross Proceeds: 215,000.00	4) X here if property or services received:	5) Buyer's part of real estate tax: 204.08
3) Address or Legal Description: 25 Hillside Springs/Eureka MO 63025			

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS ITEM IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

YOU ARE REQUIRED BY LAW TO PROVIDE ELITE TITLE COMPANY, LLC WITH YOUR CORRECT FEDERAL TAX IDENTIFICATION NUMBER. IF YOU DO NOT PROVIDE ELITE TITLE COMPANY, LLC WITH YOUR CORRECT FEDERAL TAX IDENTIFICATION NUMBER, YOU MAY BE SUBJECT TO CIVIL OR CRIMINAL PENALTIES IMPOSED BY LAW.

UNDER PENALTIES OF PERJURY, I CERTIFY THAT THE NUMBER SHOWN ABOVE ON THIS STATEMENT IS MY CORRECT FEDERAL TAX IDENTIFICATION NUMBER. I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT.

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Dorene Lebcowitz

\_\_\_\_\_  
Date

**Instructions for Transferor**

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the Internal Revenue Service and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the 2024 Schedule D (Form 1040) instructions. If the real estate was not your main home, report the transaction on Form 4797, Sales of Business Property, Form 6252, Installment Sale Income, and/or Schedule D (Form 1040), Capital Gains and Losses. You may have to recapture (pay back) all or part of a Federal mortgage subsidy if all the following apply:

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
  - Your original mortgage loan was provided after 1990, and
  - You sold or disposed of your home at a gain during the first 9 years after you received the Federal mortgage subsidy.
- This will increase your tax. See Form 8828, Recapture of Federal Mortgage Subsidy, and Pub. 523, Selling Your Home.

If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 5 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of Form 1040. For more information, see Pub. 523.

# Request for Taxpayer Identification Number and Certification

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

**Give form to the  
requester. Do not  
send to the IRS.**

**Before you begin.** For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

<b>Print or type. See Specific Instructions on page 3.</b>	<p><b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>Dennis Sovo</b></p>	
	<p><b>2</b> Business name/disregarded entity name, if different from above.</p>	
	<p><b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor    <input type="checkbox"/> C corporation    <input type="checkbox"/> S corporation    <input type="checkbox"/> Partnership    <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____</p> <p><b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.</p> <p><input type="checkbox"/> Other (see instructions) _____</p>	<p><b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____</p> <p style="text-align: right;"><i>(Applies to accounts maintained outside the United States.)</i></p>
	<p><b>3b</b> If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions _____ <input type="checkbox"/></p>	
	<p><b>5</b> Address (number, street, and apt. or suite no.). See instructions. <b>2225 Sanborn Drive</b></p>	<p>Requester's name and address (optional)</p>
	<p><b>6</b> City, state, and ZIP code <b>Sedona, AZ 86336</b></p>	
	<p><b>7</b> List account number(s) here (optional)</p>	

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

<b>Social security number</b>																					
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-																					

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person	Date
------------------	--------------------------	------

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

# Request for Taxpayer Identification Number and Certification

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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<b>Print or type. See Specific Instructions on page 3.</b>	<b>1</b> Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <div style="border: 1px solid black; padding: 2px;">Dorene Lebcowitz</div>		
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	<b>5</b> Address (number, street, and apt. or suite no.). See instructions. 2225 Sanborn Drive	Requester's name and address (optional)	
	<b>6</b> City, state, and ZIP code Sedona, AZ 86336		
	<b>7</b> List account number(s) here (optional)		

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<b>Social security number</b>									
<b>or</b>									
<b>Employer identification number</b>									

**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

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Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person	Date
------------------	--------------------------	------

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Section references are to the Internal Revenue Code unless otherwise noted.

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### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

## SELLER LETTER OF DIRECTION

STATE OF MISSOURI }  
  } ss.  
COUNTY OF \_\_\_\_\_ }  
  }

File/Order No.: ETC-29956-24 Date: November 5, 2024

Seller: Dennis Sova and Dorene Lebcowitz

Property Address: 25 Hillside Springs, Eureka, MO 63025

Settlement Agent: Elite Title Company, LLC

I/We, the undersigned Seller(s), do hereby agree and instruct **Elite Title Company, LLC** to disburse the Seller's Net Proceeds in the following manner:

- OPTION 1:** WIRE TRANSFER PROCEEDS TO MY/OUR BANK ACCOUNT as set forth on the attached, fully executed Wire Authorization.
- OPTION 2:** PICK UP CHECK at Elite Title Company, LLC.
- OPTION 3:** MAIL CHECK TO SELLER to the address set forth below.
- OPTION 4:** OVERNIGHT CHECK (Delivery fee will be deducted from proceeds).
- OPTION 5:** WIRE TRANSFER PROCEEDS (including listing agent commission) to \_\_\_\_\_ as set forth on the attached, initialed Wire Instructions.

My/Our contact information is as follows:

Phone No.:  
E-mail Address: dennisasova@gmail.com and dcsova@gmail.com  
Mailing Address: 25 Hillside Springs, Eureka, MO 63025

**THE REMAINDER OF THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK.**

I/we hereby authorize and instruct **Elite Title Company, LLC** to disburse the proceeds in the manner described above.

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Dorene Lebcowitz

STATE OF

COUNTY OF

On this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me appeared Dennis Sova and Dorene Lebcowitz known to be the persons described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.

\_\_\_\_\_  
Notary Public

My term Expires:

**WIRE TRANSFER AUTHORIZATION FOR OUTGOING WIRES**

Specify the wiring instructions for your bank account.

ORDER NO.: ETC-29956-24

The undersigned customer hereby authorizes and directs Elite Title Company, LLC to transfer funds by wire to the Receiving Bank and Account identified below. Customer warrants that the information provided in the Authorization is complete and accurate.

WIRE TO (BANK) \_\_\_\_\_ CITY \_\_\_\_\_ ST \_\_\_\_\_

ABA NO. \_\_\_\_\_ ACCOUNT NAME \_\_\_\_\_

ACCOUNT NO. TO CREDIT \_\_\_\_\_

OTHER REFERENCE INFORMATION \_\_\_\_\_

Note: If the wire is to be routed through a domestic US intermediary Bank for credit to your bank (i.e. your bank is not "on line" with the Fed) enter such intermediary Bank information below.

INTERMEDIARY BANK \_\_\_\_\_ ABA NO. \_\_\_\_\_

INTERMEDIARY BANK ACCOUNT NO. \_\_\_\_\_

Note: If your bank is outside the United States, the wire must be directed to a bank with a correspondent relationship in the United States. Contact your bank to obtain their Correspondent Bank information.

CORRESPONDENT BANK \_\_\_\_\_ ABA NO. \_\_\_\_\_

CORRESPONDENT BANK ACCOUNT NO. \_\_\_\_\_

Provided that funds are wire transferred in accordance with these instructions, Elite Title Company, LLC shall not be liable for any act or omission of any financial institution or any other person, nor shall Elite Title Company, LLC have any liability for loss of funds or interest thereon. In no event will damages exceed interest at a rate equal to Fed Funds rate, adjusted daily, for the number of days that such funds are unavailable. The undersigned Customer shall indemnify and hold harmless, Elite Title Company, LLC, its successors or assigns from any loss, liability and cost incurred as a result of any incorrect information supplied.

IN NO EVENT SHALL ELITE TITLE COMPANY, LLC BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR INCIDENTAL DAMAGES, REGARDLESS OF WHETHER ANY CLAIM IS BASED ON CONTRACT OR TORT OR WHETHER THE LIKELIHOOD OF SUCH DAMAGE WAS KNOWN OR SHOULD HAVE BEEN KNOWN TO ELITE TITLE COMPANY, LLC AND CUSTOMER WAIVES ANY CLAIMS.

Accepted and Agreed:

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Dorene Lebcowitz

Date \_\_\_\_\_

Date \_\_\_\_\_



Dear Valued Customer:

Thank you for giving us the opportunity to serve you. Please take a moment to review the following disclosures:

The undersigned parties acknowledge receipt of the Elite Title Company, LLC Privacy Policy Notice.

All Documents and other papers pertaining to this transaction, including the settlement statement, have been examined by and approved by the undersigned as representing a complete and final compliance with all agreements pertaining to this transaction and Elite Title Company, LLC is hereby authorized to complete the transaction as set out therein. Elite Title Company, LLC shall be under no duty to invest or reinvest any deposits at any time held by it unless written instructions are provided. Elite Title Company, LLC may use any part of such funds without obligation to any party for interest or earnings delivered thereby. The amount of taxes charged or credited according to the settlement statement was arrived by the current assessment rates and assessed valuation. This Company is not responsible for any increase or decrease in taxes caused by a future change in said rates or assessed valuation.

The undersigned hereby certifies they have received a copy of their settlement statement. Said settlement statement is often needed in order to file yearly tax returns. If this company is required to pull a copy of the settlement statement at a future date for said purposes, a fee of \$30.00 will be assessed to the party requesting said copy.

\_\_\_\_\_  
Dennis Sova

\_\_\_\_\_  
Dorene Lebcowitz

STATE OF

COUNTY OF

On this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me appeared Dennis Sova and Dorene Lebcowitz known to be the persons described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State the day and year first above written.

\_\_\_\_\_  
Notary Public

My term Expires: