

Ozark Land Company Incorporated

P.O. Box One • Willow Springs, MO 65793 • (417) 889-0277 • www.OzarkLand.com

June 20, 2017

Lloyd Landbuyer and Lucretia Landbuyer
123 Lantana Lane
Lilliput, LA 98765

Dear Lloyd and Lucretia,

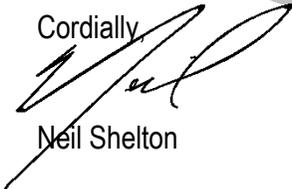
On behalf of Ozark Land Company Incorporated, I'd like to thank you for your patronage, and congratulate you on your purchase of real estate. We hope you enjoy your property and will visit often.

We've enclosed everything needed to complete your transaction, including the documents we will use to pass title the property to you in six months. It will take you about 45 minutes to complete the documents so, please select a time when you can devote your full attention to thoroughly reading all the instructions and documents carefully.

Once the documents are received, we will remove the advertising link on our homepage. The link to your property can be found at www.ozarkland.com. You may access this link at any time. It will give you maps, details on utilities, taxes, etc.

Finally, we hope you will remember that we are always grateful for your business, and that your satisfaction is of the greatest importance to us. If there's anything we can do to help you gain added enjoyment of this property, please don't hesitate to call us.

Cordially,



Neil Shelton

IMPORTANT!

We have taken your property off the market until:

July 10, 2017

You have twenty days from the receipt of this package to return your signed documents to Ozark Land Company Incorporated.

To avoid confusion and possibly disappointment, please try to have your signed papers back to us by that time.

How to Complete This Contract Package:

This package contains these **6 documents** which must to be printed, signed, and returned to us before we can finalize your purchase. For recording purposes, print all pages single sided, make sure print is clear and legible, and leave large margins free of print or writing.

1. Truth-In-Lending Disclosure Statement

We have provided you with a Truth-in-Lending statement that will disclose the "annual percentage rate" (APR). The Truth-in-Lending statement also discloses other useful information, such as the finance charge, a total of payments made and the total cost of your purchase. These figures are estimates and do not reflect late payments or prepayment.

2. Contract for Warranty Deed – two pages

To put it in the simplest terms, in this contract we agree to sell you the property you've chosen for the amount agreed on between us. For the first six months of our relationship, we hold the title to the property. After you've made your first six monthly payments, we'll record the Warranty Deed titling the property to you.

3. Deed of Trust - two pages ** must be notarized.*

This is almost a synonym for "mortgage", the differences being procedural. In our transaction, the Trust Deed says that you agree to use the property as collateral guaranteeing that you'll pay the Promissory Note to Ozark Land Company Incorporated. You will be required to sign this in front of a notary.

4. Quit-Claim Deed – two pages ** must be notarized.*

Whereas the Warranty Deed conveys all title and guarantees same, when you make a Quit Claim Deed, you're saying, in effect, "whatever interest I may have in this land IF ANY I give to you". We ask you to sign a Quit Claim Deed for us to hold because, to put it bluntly, if you don't keep up your payments, it's much less expensive for us, and easier on your credit record, to simply record the Quit Claim than to go through the time and expense of foreclosure and repossession. You will be required to sign this in front of a notary.

5. Warranty Deed – Two pages *Print and return, but DO NOT sign*

This is the document that transfers title from us to you. Do not sign it, but print it and send it back to us with the other documents. We will sign and record it along with all the other papers.

6. Promissory Note – one page

This is your written promise to pay this debt. In real estate, notes are always secured by a Deed of Trust to the property

Remember, of the above, the Deed of Trust and Quit-Claim Deed must be notarized.

Your bank will probably have a notary who will perform this service for free, or you can look in the yellow pages for a Notary Public who may charge you a small fee. Also, you can often find notaries at auto dealerships, real estate agencies, county offices and legal clinics. Be sure to print your documents with black ink on plain white, 8 ½" by 11" paper.

It is imperative that you return the enclosed documents to us within the **next 20 days**.

When we receive these papers from you, we will finalize your sale and no-one else can buy this parcel. After your sixth monthly payment, we will record a Warranty Deed in your name and you will be the record owner of the property with all the rights and privileges of fee-simple ownership.

Mail your completed documents to our Springfield office:

Ozark Land Company Incorporated
PO Box 14484
Springfield, MO 65814

Questions? Email Christi Christi.ozarkland@gmail.com or call 417-889-0277.

Truth-In-Lending Disclosure Statement

Creditor:
Ozark Land Company Incorporated
Post Office Box One
Willow Springs, MO 65793
Sale of Property at:
Texas County, Missouri
Property: Lorelei Trails, L

Consumer:
Lloyd Landbuyer and Lucretia Landbuyer
123 Lantana Lane
Lilliput, LA 98765

Date of Transaction: June 20, 2017

<u>ANNUAL PERCENTAGE RATE</u>	<u>FINANCE CHARGE</u>	<u>AMOUNT FINANCED</u>	<u>TOTAL OF PAYMENTS</u>	<u>TOTAL SALE PRICE</u>
		A	B	C
Cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you on your behalf.	The amount you will have paid after you have made all of your payments as scheduled.	The total cost of your purchase on credit, including your down payment of \$222.12
9 %	\$18,083.22 (e)	<u>\$21,900.00</u>	<u>\$39,983.22 (e)</u>	<u>\$40,205.34 (e)</u>

NOTE: These calculations are based on an amortization of exactly 180 payments made on the same day of each month. If you pay off in less than 180 months, your costs will be correspondingly less. Conversely, if you pay more slowly, you may incur late fees and/or penalties, and your costs could be more. There is no penalty for prepayment.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
179	\$222.12	06/20/2017 to 04/20/2032
1	\$222.12	05/20/2032

Late Charge: If your payment is more than 15 days late, you will be charged a \$25.00 fee.

Prepayments: If you pay off early, you will NOT have to pay a penalty.

Security: You are giving a security interest in the property being purchased.

Assumption: Someone buying your property cannot assume the remainder of the mortgage on its original terms without our permission.

Insurance: Property insurance may be obtained by you through any duly licensed insurance agent of your choice, subject only to the right to refuse an insurer for a reasonable cause.

See your note and mortgage for additional information about nonpayment, default, and penalties.

"e" means estimate

I have received a copy of this statement, fully completed, prior to my execution of the contract documents.

X _____
Lloyd Landbuyer

X _____
Lucretia Landbuyer

Contract for Warranty Deed

This agreement, made this day, June 20, 2017, by and between **Ozark Land Company Incorporated**, a Missouri corporation, the seller, and **Lloyd Landbuyer and Lucretia Landbuyer**, husband and wife, buyer(s), hereinafter referred to as "you".

LET IT BE KNOWN that for the consideration hereinafter specified, Ozark Land Company Incorporated hereby sells, and agrees to convey to you, the following described land situated in the County of Texas and State of Missouri to-wit:

This is where the property's legal description would appear.

INCLUDING ALL RIGHTS to the water and timber thereon; all rights to, or a controlling interest in, the minerals thereon, and right of legal access, subject to all easements and restrictions of record.

IN CONSIDERATION WHEREOF, you hereby promise to pay to Ozark Land Company Incorporated TWENTY-ONE THOUSAND NINE HUNDRED AND 00/100 DOLLARS (\$21,900.00), as follows: TWO HUNDRED TWENTY-TWO AND 12/100 DOLLARS (\$222.12) in hand, the receipt of which is hereby acknowledged, and TWO HUNDRED TWENTY-TWO AND 12/100 DOLLARS (\$222.12) on or before the same day of each of the next five succeeding months together with interest at NINE per cent per annum.

Payment shall first be applied to the interest accrued to the date of payment and the remainder to the principal. Interest ninety days in arrears shall be compounded daily. After you have paid the above mentioned six timely installments, while obeying all herein stated requirements and restrictions, we will pass title to you by Corporation Warranty Deed in exchange for your promise to pay the remaining balance of the sale price as documented by a promissory note and Deed of Trust, and the agreements made herein shall remain effective until the said promissory note and Deed of Trust have been satisfied.

- (a) **RESIDING ON THE PROPERTY:** You agree not to take up residence on the property until you have received a Residency Permit from Ozark Land Company Incorporated. You further agree to keep Ozark Land Company Incorporated apprised of your full-time address.
- (b) **CUTTING TIMBER:** You agree not to cut or remove marketable timber (defined as trees with a stump diameter of greater than eight inches) from the property without the express written permission of Ozark Land Company Incorporated during the term of indebtedness. **Should you violate this clause by cutting any tree or trees of stated size without permission, you agree to pay Ozark Land Company Incorporated not less than \$1,000 per tree cut.**
- (c) **WASTE AND DEBRIS:** You agree not to allow debris to collect on the property, including but not limited to, household wastes, derelict vehicles, and unused building materials. In the event that you do not remove such debris within thirty days of notice, you grant Ozark Land Company Incorporated the right to remove and dispose of said refuse at your expense. You agree to contract with a waste disposal company serving the area surrounding this property with weekly trash pickup prior to establishing a residence here, and to maintain said waste disposal contract for as long as, and whenever your residence on the property continues.
- (d) **ROADS:** If this parcel has frontage on a private road, a deeded easement for said road has been recorded at the county recorder's office. Ozark Land Company Incorporated guarantees and covenants to defend your right to legal access to this property. You agree to keep the roadway, the ditches, and the easement clear of blockages of any kind. Ozark Land Company Incorporated also agrees to maintain said private roads into this property in their present condition until such a time as title is recorded in your name. While Ozark Land Company Incorporated reserves the right to do any road maintenance that is deemed necessary at our expense, after we pass title to you, you and neighboring landowners will be responsible for road maintenance. You agree not to construct any buildings or locate any residence within one hundred feet of the access road(s) or within thirty feet of a boundary, or as prescribed in any recorded easements or plats.
- (e) **PETS AND LIVESTOCK:** Ozark Land Company Incorporated grants you permission to keep whatever pets and livestock you desire on this property. You, in turn, agree to responsibly manage such animals, keeping them within the boundaries of the property in such a manner that they are not allowed to become a nuisance to neighboring properties.
- (f) **PROPERTY TAXES:** You agree to pay all taxes or assessments hereinafter becoming due and payable against this land and any improvements made thereon. In the event of your failure to do so, Ozark Land Company Incorporated reserves the right to pay such taxes or assessments and to charge you for same.
- (g) **SEPTIC SYSTEMS:** You agree that any septic system you install, be it leach field, composting toilet, or outhouse, shall be approved by the Texas County Department of Health. You agree not to install a sewage lagoon.
- (h) **SIGNAGE AND FLAGS:** You agree not to display any signs or flags on the property other than signs to identify the owner and/or address of the parcel, or signs advertising the parcel for sale, or the current flag of the United States of America.
- (i) **EXCAVATIONS:** You agree not to make excavations on the property using heavy equipment without the express written permission of Ozark Land Company Incorporated.

DISCLAIMER: This parcel is being purchased "as is". That is, Ozark Land Company Incorporated has not promised any improvements to the parcel, other than those which have already been completed as of this date, and we make no warranties or guarantees not presented in writing herein, or on our website, www.OzarkLand.com.

You agree to obey and uphold the terms of this contract, as well as the additional restrictive covenants for this property as recorded at the Texas County Recorder's office. These can be found on our website at <http://ozarkland.com/index.php/deed->

restrictions. Be it understood that purposeful violation of these covenants or any of the agreements contained in this contract shall constitute a breach of this contract and, at the option of Ozark Land Company Incorporated, this contract may be declared in default and it will be lawful and proper for Ozark Land Company Incorporated, or its assigns, upon twenty days' notice to you, to take possession of the said premises. Failure at times to exercise this option shall not constitute a waiver of the right to exercise it later.

In the event that you should become dissatisfied with this property, for any reason, Ozark Land Company Incorporated hereby grants you the right to trade your equity in this property, (equity being defined as the total amount paid as of that date, less interest) for an equal equity in any other property then offered for sale by Ozark Land Company Incorporated at the value listed on Ozark Land Company Incorporated website <http://www.ozarkland.com>, **PROVIDED THAT: you are current in the installment payments and other obligations of this contract, that the property is clean and in essentially the same condition as when this contract was made, and that you have not exercised this right in a previous contract with Ozark Land Company Incorporated.** Should you choose to trade for a property whose value is less than your equity, you have the option of forfeiting the overage or trading the overage for equity in an additional property or properties. Ozark Land Company Incorporated will not refund equity in cash. You may trade equity in one parcel for equity in two, but you may not trade equity in two parcels for equity in one. If you have not personally inspected both your current parcel and the one you wish to trade to, the destination parcel or parcels must have been on the market for at least one week.

On payment of the sums of money and interest aforesaid, Ozark Land Company Incorporated shall convey this land to you by a duly acknowledged deed containing a covenant that Ozark Land Company Incorporated is well seized of said land at the date thereof, and a covenant against encumbrances, and warranting title as of the date thereof.

It is expressly understood and agreed that time is of the essence of this contract and that if you should fail to pay any installment, interest, taxes, lien, or other payment for a period of thirty days after said payment shall become due and payable, then the amount theretofore paid by you shall, at the option of Ozark Land Company Incorporated, be forfeited to Ozark Land Company Incorporated as liquidated damages for breach of this contract, and on such default, it will be lawful and proper for Ozark Land Company Incorporated, or its assigns, upon twenty days' notice to you, to take possession of the said premises. Failure at times to exercise this option shall not constitute a waiver of the right to exercise it later.

If this contract or reference thereto is of record, Ozark Land Company Incorporated's affidavit of default and of delivery of mailing to you during such default, of notice of termination, shall be conclusive proof in favor of any subsequent purchasers, their heirs, or assigns, for value of such default and of the termination of your rights hereunder, if such facts are not specifically contradicted by affidavit or other instrument recorded in the county before execution of any instrument conveying equitable or legal title to such purchaser, their heirs, or assigns.

If this contract is not signed and mailed to Ozark Land Company Incorporated within twenty days of receipt of same by you, then Ozark Land Company Incorporated may, at its discretion declare this contract null and void.

It is mutually agreed that all covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators, successors, and assigns of the respective parties.

This contract is offered without regard to race, religion, sex, or national origin.

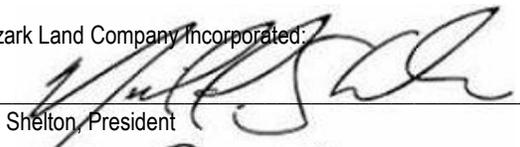
IN WITNESS WHEREOF, the said parties have herewith set their hands and seals.

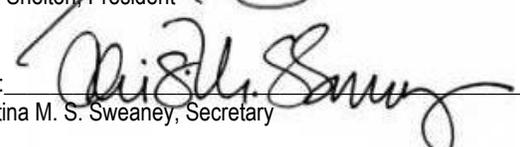
X _____
Lloyd Landbuyer

X _____
Lucretia Landbuyer

Check this box if you have personally inspected this property as of this date.

for Ozark Land Company Incorporated:

By  _____
Neil I. Shelton, President

attest:  _____
Christina M. S. Sweaney, Secretary

Deed of Trust

This deed, made and entered into this day, June 20, 2017 by **Lloyd Landbuyer and Lucretia Landbuyer**, husband and wife, Grantor and Christina Shelton Sweaney, Trustee, of Greene County, Missouri and **Ozark Land Company Incorporated**, a Missouri Corporation, Grantee.

Grantor's address: 123 Lantana Lane, Lilliput, LA 98765

Grantee's address: Ozark Land Company Incorporated, PO Box One, Willow Springs, MO 65793

WITNESSETH, that the said Grantor, for and in consideration of the debt and trust hereinafter mentioned and created, and the sum of One Dollar to them paid by the said Trustee, the receipt of which is hereby acknowledged, does by these presents, Grant, Bargain, Sell, Convey and confirm unto the said Trustee, the following described real estate situated in the County of Texas and State of Missouri, to wit:

This is where the property's legal description would appear.

TO HAVE AND TO HOLD the same with the appurtenances, to the said Trustee and to her successors hereinafter designated, and to the assigns of the same, and of their successors forever: In trust, however, for the following purposes:

WHEREAS, Grantor has this day executed and delivered to Lender a promissory note dated June 20, 2017 in the amount of TWENTY-ONE THOUSAND NINE HUNDRED AND 00/100 DOLLARS (\$21,900.00) bearing interest at the rate of NINE per cent per annum from the date payable in monthly installments of TWO HUNDRED TWENTY-TWO AND 12/100 DOLLARS (\$222.12) principal and interest included. Grantor reserves the right to make pre-payment at any time, in any amount, without penalty.

WHEREAS, Grantor covenants with Trustee to pay all taxes and assessments levied on said property before any penalty for nonpayment attaches thereto; to abstain from any commission of waste upon the premises; to abstain from marketing timber; to obey the land use restrictions of record; and in the case of failure to do so, Ozark Land Company Incorporated may pay such taxes, repair such waste, or correct such disobedience, and the sums of money expended in doing so, together with ten per cent interest thereon from date of advancement shall be secured hereby; and Grantor also covenants with Trustee that Grantor shall not transfer, mortgage, secure, subordinate, or otherwise encumber or affect title to this property without the express written permission of Trustee so long as this agreement is in force; further, Grantor will provide at least sixty (60) days written notice to Trustee of any and all attempts to enter into transactions effecting title to the real estate herein; further, Grantor will provide Trustee and Ozark Land Company Incorporated with a copy of any document recorded in the Office of the Recorder of Deeds of Texas County where the property is located regarding the property to which Grantor is a party or aware of (other than this document); and further, Grantor acknowledges and agrees to indemnify and hold Trustee and Ozark Land Company Incorporated harmless from all costs, expenses, damages, or other amounts lost or expended (including but not limited to the full value of the property should Ozark Land Company Incorporated lose record title to the property), as the result of Grantor's failure to provide the written notice, to receive written permission, or to provide notice of recording, as set forth herein, including reasonable attorney's fees and litigation costs arising from the aforementioned acts or omissions of Grantor, and

WHEREAS, the Grantor takes the premises as tenant of the Trustee and agrees to pay as rent, the sum of One Cent per month until default hereunder, payable on demand, and upon default, will immediately deliver peaceful possession of the property to the Trustee or her assigns, or her successor. If the said note and interest is paid when due and payable, and the aforesaid agreement is faithfully performed, then this deed shall be void and the property herein conveyed shall be released at the cost of the Grantee, but if default is made in the payment of principal or interest when either becomes due and payable, or if any of the above-named covenants are not kept and the Trustee, or her successor, when authorized to sell under these presents, and when a sale is desired by Ozark Land Company Incorporated, may proceed to sell the property heretofore

described, or any part thereof, at public venue, to the highest bidder at the courthouse in Texas County for cash, first giving 20 days public notice of the time, terms, and place of sale, and of the property to be sold, by advertisement in some newspaper published in the county where the property is located, and upon such sale, shall execute and deliver a deed in fee simple of the property sold, to the purchaser or purchasers thereof, and receive the proceeds of said sale out of which she shall pay first, the costs and expenses of executing this trust, including compensation to the trustee for her services, and next, the note, heretofore described, and all interest due thereon, and the remainder, if any, shall be paid to the Grantee, or the Grantee's legal representative.

The Trustee herein covenants to perform and fulfill the trust herein created. The Trustee may resign at any time upon 30 days' notice or Ozark Land Company Incorporated may remove the Trustee and appoint a successor at any time as it sees fit.

In the event that, during the course of this agreement, the Grantor should become dissatisfied with this property, for any reason, Ozark Land Company Incorporated hereby grants the right to trade the equity in this property, (equity being defined as the total amount paid as of that date, less interest) for an equal equity in any other property then offered for sale by Ozark Land Company Incorporated at the value listed in Ozark Land Company Incorporated's website, <http://www.ozarkland.com> PROVIDED THAT: the Grantor is current in the installment payments and other obligations of this trust deed, that the property is clean and in essentially the same condition as when this agreement was made, and that the Grantor has not exercised this right in a previous agreement with Ozark Land Company Incorporated. Should the Grantor choose to trade for a property whose value is less than Buyer's current equity, the Buyer has the option of forfeiting the overage or trading the overage for equity in an additional property or properties. Ozark Land Company Incorporated will not refund equity in cash.

In witness whereof, the said parties have set their hands and seals.

X _____
Lloyd Landbuyer

X _____
Lucretia Landbuyer

DEED OF TRUST ACKNOWLEDGEMENT

STATE OF _____)
County of _____) ss.

On this ____ day of _____, 20____, before me personally appeared **Lloyd Landbuyer and Lucretia Landbuyer**, husband and wife, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in _____, the day and year first above written. My term as a Notary Public will expire _____.

signature _____ (print) _____, Notary Public

Place notary seal inside this box



Quit-Claim Deed

(To be recorded only in the event of default on a certain Deed of Trust and/or Promissory Note of even date.)

This deed made and entered into this day, June 20, 2017 by and between **Lloyd Landbuyer and Lucretia Landbuyer**, husband and wife, Grantor(s), and **Ozark Land Company Incorporated**, a Missouri corporation, Grantee, mailing address PO Box One, Willow Springs, MO 65793.

Witnesseth that the said Grantor, in consideration of the sum of One Dollar, and other valuable considerations paid by the Grantee, the receipt of which is hereby acknowledged, does by these presents, remise, release, and forever quit-claim unto the said party of the second part and its assigns, the following described parcel of land lying, being and situated in the County of Texas and State of Missouri to-wit:

This is where the property's legal description would appear.

TO HAVE AND TO HOLD the premises aforesaid, with all and singular the rights, privileges, appurtenances, and immunities thereto belonging unto the said party of the second part, its assigns, forever, so that neither the said party of the first part nor their heirs, nor any other person or persons for them or in their name or behalf, shall or will hereafter claim or demand any right or title to the aforesaid premises, or any part thereof, but they and every one of them shall by these presents be excluded and forever barred.

In witness whereof, the said parties have set their hands and seals.

X _____
Lloyd Landbuyer

X _____
Lucretia Landbuyer

Corporation Warranty Deed

KNOW ALL MEN BY THESE PRESENTS: That Ozark Land Company Incorporated, a Missouri corporation, Grantor, in consideration of One Hundred Dollars, and other valuable considerations, the receipt of which is hereby acknowledged, to it paid by **Lloyd Landbuyer and Lucretia Landbuyer**, husband and wife, hereafter referred to as Grantee.

Grantee's mailing address: 123 Lantana Lane, Lilliput, LA 98765.

By virtue and pursuance of a Resolution of the Board of Directors of said Grantor, does by these presents, Grant, Bargain, Sell, Convey and Confirm unto the said Grantee, their heirs, and assigns, the following described parcel of land, lying being and situated in the County of Texas and State of Missouri to-wit:

This is where the property's legal description would appear.

TO HAVE AND TO HOLD the premises aforesaid, with all and singular the rights, privileges, appurtenances, and immunities thereto belonging or in anywise appertaining unto the said Grantee, their heirs, and assigns, forever, the said Grantor covenanting that the said party and its administrators and assigns shall and will WARRANT AND DEFEND the title to the premises unto the Grantee, and to their heirs, executors, administrators, and assigns, forever, against the lawful claims of all persons whomsoever, excepting however, the general taxes for the calendar year of date and thereafter, and special taxes becoming a lien after the date of this deed.

IN WITNESS WHEREOF, the Board of Directors of Ozark Land Company Incorporated, Grantor, has caused these presents to be signed by its President and attested to by its Secretary, and the corporate seal hereunto affixed, this day June 20, 2017.

for Ozark Land Company Incorporated:

By _____
Neil I. Shelton, President

attest: _____
Christina M. S. Sweaney, Secretary

CORPORATION WARRANTY DEED ACKNOWLEDGEMENT

State of MISSOURI)
) ss.
County of Greene)

On this day, June 20, 2017, before me personally appeared Neil I. Shelton and Christina M. S. Sweaney, to me personally known, who being duly sworn, did say that they are the President and Secretary, respectively, of Ozark Land Company Incorporated, that the seal affixed to this instrument is the corporate seal of said corporation, and that the said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors and the said parties acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in Springfield, MO. the day and year first above written.

My term as a Notary Public will expire June 13, 2019.

Jessica Shelton, Notary Public

Place notary seal inside this box



Ozark Land Company Incorporated

Promissory Note

June 20, 2017

For value received, the undersigned, jointly and severally as principals agree to pay to the order of Ozark Land Company Incorporated, a Missouri corporation, the sum of Twenty-One Thousand Nine Hundred and 00/100 DOLLARS (\$21,900.00) with interest thereon from date at the rate of NINE per cent per annum, said principal and interest to be paid in multiple monthly installments as follows: **Two Hundred Twenty-Two and 12/100 DOLLARS (\$222.12) on July 20, 2017**, and a like amount on the same day of each succeeding month thereafter until paid in full. Each of such payments to be applied first in payment of interest due on the entire unpaid principal, with interest after maturity at the rate of NINE per cent per annum on the principal.

If default be made in any of said monthly installments when due, the holder of this note may at the option of said holder declare all unpaid indebtedness evidenced by this note immediately due and payable, and thereupon the undersigned agree to pay all costs of collections. Failure at times to exercise such option shall not constitute a waiver of the right to exercise it later.

In the event default be made in the payment of any monthly installment, when due, and the holder of this note does not exercise its option to declare all unpaid indebtedness due and payable, the undersigned agree to pay, during the period of delinquency, interest on the unpaid balance of the loan at the rate of nine per cent per annum.

The holder may arrange, adjust, and extend the times and amounts of payment of interest and/or principal of this note by agreement with the present or subsequent owner of the real estate securing same, without notice to or consent of and without releasing any party liable hereon.

Multiple installments may be paid on any date installments are due. If your payment is more than 15 days late, you will be charged a \$25.00 fee

X

Lloyd Landbuyer

X

Lucretia Landbuyer

Visiting the Property

We hope you'll visit your property often before you move there. When you do, there are some things that you will want to avoid. Here's a list of these things based on what we've seen people do in the past:

- Do NOT expect to fly into Springfield or St. Louis and be able to take a taxi to your parcel. First of all, this will cost a small fortune. Besides, these are rural properties and we cannot give you an address that a cab driver could find. Bring a map and driving directions, both of which can be downloaded from this website. A cell phone is also a great idea.
- Do NOT start a campfire. We have seen "dead" campfires come back to life as much as 36 hours after the camper has left the site, just because a small breeze came up. The forest floor of your wooded property is covered with dead leaves, mosses and twigs, and is VERY combustible.
- Do NOT cut trees on your property during short visits. This is a violation of your contract unless you're clearing to build, and besides, it takes a hundred years of so to produce a mature oak. Don't be so hasty to get rid of it, your grandchildren may not live to see it replaced.
- Do NOT leave trash, even buried, behind when you leave; animals will dig it up. Bring garbage bags with you, use them, and take them with you when you go home.
- Do NOT come camping with regular luggage. You will want to camp on the most level, softest spot, and this may very well be a few hundred yards from the road. A backpack is best, otherwise use several small, lightweight bags that will be easy to carry through the woods. Wheeled airline-type luggage will NOT roll through the woods.
- Do NOT expect to drive your car, trailer, or motor-home onto your parcel. This is not the desert southwest. Not only is your property likely to be covered with timber, but there will most likely be a ditch alongside the access road to handle rainwater run-off. If you don't have a driveway into the parcel, you may need to park your trailer or motor-home at a commercial campground.
- Do NOT expect the weather here to be the same as where you come from. Watch our local weather on The Weather Channel or www.weather.com for a few days before you arrive.
- Do NOT build, drill a well, or make any permanent changes to your parcel unless and until it has been surveyed. Not only do you risk losing your money and effort, but you may be liable to your neighbor for what you do on his parcel.

Moving to the Property

Before taking up residence on your parcel you MUST:

1. Sign up with a local trash collector. Keep the receipt. Trash must not be allowed to collect on the property.
2. Provide an adequate, legal septic treatment. This can be a composting toilet or outhouse of approved construction. Septic tanks must be approved by the County Health Dept.
3. Let us know when you arrive, and update your contact information with us.

(optional)

Authorization for Electronic Withdrawal by Ozark Land Company Incorporated

Don't you hate forgetting payments and accruing late fees? If you would like to take the work out of remembering to make your monthly payment, we do offer automatic electronic withdrawal of payments from credit or debit cards. Fill out the form below and return it with your documents, or return it anytime to Ozark Land Company Incorporated, PO Box 14484, Springfield, MO 65814, and we will process your monthly payments for you so you can relax.

I, _____, hereby authorize payment in the amount of \$ _____ to be taken the _____ day of every month by Ozark Land Company Incorporated for the duration of my indebtedness, or until further notice. The first withdrawal is to be taken _____.

Property: _____ **Parcel(s):** _____

Please withdraw from my (circle one): **VISA** **MASTERCARD** **DISCOVER**

Your Name as it appears on card _____

Your Billing address for card _____

Account No. _____

Expiration Date _____

Signature: _____ **Date:** _____

Payments that fail to clear on the scheduled date due to non-sufficient funds or other error may be reprocessed daily until the payment is received, unless contacted by you with alternate payment. The following month's payment will process as usual. Should you need to change any of the above information, please contact Christi at least 5 days before your scheduled transaction date. She can be reached at (417) 889-0277 or email her at christi.ozarkland@gmail.com. You will still receive a payment receipt after the payment has been withdrawn. Remember your signature at the bottom.

APPLICATION FOR RESIDENCY PERMIT

You must receive approval from us before taking up residence on the property. Save this form until you are ready to move to the property. See instructions below.

Date: _____

Applicant: **Lloyd and Lucretia Landbuyer**

Regarding the Texas County, Missouri property described as:
This is where the property's legal description would appear.

I/we wish to take up residence on said property, and affirm that the following measures have been completed:

I/we have engaged a local company to remove household garbage from the property in an ongoing, weekly basis.

Garbage Company Name: _____
Address: _____
City: _____
Phone: _____

I/we have installed a sanitary septic system, composting toilet, or outhouse, other than a sewage lagoon, which is in compliance with State and County regulations for septic disposal.

I/we are current as of this date in all payments on our contract to Ozark Land Company Incorporated.

I am/we are aware that my/our contract specifies a minimum \$1,000 fine for cutting any trees with a stump diameter of eight inches or greater without written permission from Ozark Land Company Incorporated.

I/we agree to update Ozark Land Company Incorporated with our new permanent residence address as soon as we move to the property.

X _____

Lloyd Landbuyer

X _____

Lucretia Landbuyer

INSTRUCTIONS: You must receive approval from us before taking up residence on the property. When you are ready to move to the property, fill out the form and mail it to: Ozark Land Company Incorporated, PO Box 11484, Springfield, MO 65814. It will be returned to you upon approval.

BEFORE YOU MAIL ANYTHING:

Please check the appropriate boxes indicating you have signed and enclosed each document. When you are finished, include this check list with the rest of your Purchase Papers.

PRINT SINGLE SIDED – Your papers will have to be redone if they are printed double sided.

LEAVE LARGE MARGINS FREE OF PRINT OR WRITING

- Truth-In-Lending Disclosure Statement** **ONE PAGE**
 - Sign at the bottom of page
- Contract For Warranty Deed** **TWO PAGES**
 - Sign at the bottom of second page
- Deed of Trust** **TWO PAGES**
 - Notarize
 - Sign at the bottom of second page
- Quit-Claim Deed** **TWO PAGES**
 - Notarize
 - Sign at the bottom of second page
- Corporation Warranty Deed** **TWO PAGES**
 - Proof-read, make certain your information is accurate
- Promissory Note** **ONE PAGE**
 - Sign at the bottom of page
- Authorization for Electronic Withdrawal (optional)** **ONE PAGE**
 - Include this form if you choose to participate in our E-Payment Program
- Application for Residency Permit (optional)** **ONE PAGE**
 - Include this form ONLY if you are moving to the property within 60 days

This label is for office use, in case of transfer error.

From: Ozark Land Company Incorporated PO Box 14484 Springfield, MO 65814 www.OzarkLand.com	To: Lloyd and Lucretia Landbuyer 123 Lantana Lane Lilliput, LA 98765
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This label is for your use.

From: Lloyd and Lucretia Landbuyer 123 Lantana Lane Lilliput, LA 98765	To: Ozark Land Company Incorporated Post Office Box 14484 Springfield, MO 65814 www.OzarkLand.com
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