

Cover page for:

**Preliminary Title Insurance Schedules
(with copies of recorded documents
listed as exceptions, if any)**

Preliminary title insurance schedules prepared by:

Metz Title Company, Inc.

(File Number: MTC0710119)

Auction Tract 17

(128 Manchester Ave., Wabash, Indiana)

For August 24, 2020 auction to be conducted by:

Schrader Real Estate and Auction Company, Inc.

On behalf of:

The Snyder Revocable Trust

First American Title Insurance Company

Transaction Identification Data for reference only:

Issuing Agent: Metz Title Company, Inc.
Issuing Office: 40 E. Hill Street, Wabash, IN 46992
Issuing Office's ALTA® Registry ID: 1000513
Loan ID Number:
Commitment Number: MTC0710119
Issuing Office File Number: MTC0710119
Property Address: 128 Manchester Ave., Wabash, IN 46992

SCHEDULE A

1. Commitment Date: July 17, 2020 at 08:00 AM
2. Policy to be issued:
 - (a) ALTA Own. Policy 08/01/16
Proposed Insured: TBD
Proposed Policy Amount: \$ 1,000.00
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. The Title is, at the Commitment Date, vested in:
The Snyder Revocable Trust dated the 9th day of March, 2000 and Cleo D. Snyder life estate and Wilma M. Snyder life estate
5. The Land is described as follows:
SEE EXHIBIT A ATTACHED HERETO

First American Title Insurance Company

By: 
Metz Title Company, Inc., Gregory A. Metz, Agent

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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FirstAmerican Title Insurance Company

**SCHEDULE B, PART I
Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - a. Trustee's Deed from The Snyder Revocable Trust dated the 9th day of March, 2000 and Cleo D. Snyder life estate and Wilma M. Snyder life estate to TBD
5. An affidavit must appear in the deed that Cleo D. Snyder, who held a life estate interest in the property, died on December 30, 2019.
6. An affidavit must appear in the deed that Wilma M. Snyder, who held a life estate interest in the property, died on September 14, 2003.
7. Effective July 1, 2006, no document executed in the State of Indiana may be accepted for recording unless the document includes the following affirmation statement: "I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (name). See Indiana Code 36-2-11-15.
8. By virtue of I.C. 27-7-3.6, a fee of \$5.00 will be collected from the purchaser of the policy for each policy issued in conjunction with a closing occurring on or after July 1, 2006. The fee should be designated in the 1100 series of the HUD form as TIEFF (Title Insurance Enforcement Fund Fee) charge.
9. NOTE: Effective July 1, 2009, HEA 1374 (enacting Indiana Code 27-7-3.7) requires Good Funds for real estate transactions. Funds received from any party to the transaction in the amount of \$10,000 or more must be in the form of an irrevocable wire transfer. Funds received from any party in an amount less than \$10,000 may be in the form of irrevocable wire transfer, cashier's check, certified check, check drawn on the escrow account of another closing agent, or check drawn on the trust account of a licensed real estate broker. Personal checks may be accepted, provided the amount does not exceed \$500.
10. Vendor's (sale) or Mortgagor's (refinance) Affidavit to be executed at the closing.

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SCHEDULE B
(Continued)**SCHEDULE B, PART II**
Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Any discrepancies or conflicts in boundary lines, any shortages in area, or encroachment or overlapping of improvements.
3. Any facts, rights, interest or claims not shown by the public record which could be ascertained by an accurate survey of the land or by making inquiry of persons in possession thereof.
4. Easements, liens or encumbrances or claims thereof, which are not shown by the public records.
5. Any lien, or right to lien for services, labor or material imposed by law and not shown by the public records.
6. Minerals or mineral rights or any other subsurface substances (including, without limitation, oil, gas and coal), and all rights incident thereto, now or previously leased, granted, excepted or reserved.
7. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
8. Taxes for the year 2019 payable 2020 assessed in the name of The Snyder Revocable Trust, Cleo D. Snyder, and Wilma M. Snyder
TAXING UNIT: Wabash Corp.
PARCEL KEY NO: 85-14-11-104-049.000-009 - Pt. 11-27-6
ASSESSED VALUATION: Land - \$9,900.00
Improvements - \$79,500.00
Deductions - \$0.00
Exemptions - \$0.00
May 10 - \$894.00 - Paid
Nov 10 - \$894.00 - Unpaid

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SCHEDULE B
(Continued)

Solid Waste Recycling Fee:
May 10 - \$24.00 - Paid
Nov 10 - \$0.00 - None Due

9. Taxes for the year 2020 payable 2021 are now a lien, but are not currently due and payable; and taxes for subsequent years.
10. Subject to taxes or special assessments which are not shown as existing liens by the public record.
11. A ten (10) year judgment search was performed -vs- The Snyder Revocable Trust dated the 9th day of March, 2000 and none found.
12. You should contact the local municipality to obtain information regarding unpaid sewer and/or municipal assessments that are not a recorded lien against the land. We are not responsible for collecting at closing such unpaid assessments unless otherwise instructed.
13. Subject to the zoning and planning ordinances and regulations of the City of Wabash and the Wabash Plan Commission.
14. Subject to possible future assessment and easements for drainage ditches or tile drains.
15. Right of way for drainage, flow and maintenance of Legal Ditch (or Legal Drain) as set forth in IC 36-9-27-33.
16. Rights of the public, the State of Indiana and the municipality in and to that part of the land, if any, taken or used for road purposes, including utility rights of way.
17. The acreage indicated in the legal description is solely for the purpose of identifying the said tract and should not be construed as insuring the quantity of land.

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Commitment Number: MTC0710119

EXHIBIT A
PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

The following described real estate situated in Wabash County, State of Indiana:

Part of Section eleven (11) Township twenty-seven (27) north, Range Six (6) east, more particularly described as follows: Beginning on the west line of Manchester Avenue where the south line of the alley on the south side of Mattern's Addition intersects the said west line of Manchester Avenue; thence north forty-nine (49) degrees west one hundred forty-two (142) feet; thence south twenty-four (24) degrees west sixty-eight (68) feet; thence south forty-nine (49) degrees east one hundred twenty-two (122) feet to the west line of Manchester Avenue; thence north thirty-seven (37) degrees east along said west line of Manchester Avenue sixty-six (66) feet to the place of beginning.