

Schedule A

1. Effective Date: November 29, 2023 8:00 A.M.

2. Policy or Policies to be issued: Amount

a. 11/16 Owner's Policy: \$ to be determined

Proposed Insured: to be determined

b. _____ Loan Policy: \$ _____

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment is fee simple

4. Title to the fee simple estate or interest in the land is at the Effective Date vested in:

Dennis G. Norris, as shown on Instrument #2009060604, in the Office of the Whitley County Recorder.

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

(SEE FULL DESCRIPTION ATTACHED)

Property Address: 307 N State St, South Whitley IN 46787
Tax Key Number: 92-08-04-115-004.900-002

Schedule A Continued

File Number

Policy Number

Lots Numbered four (4) and five (5) in C.W. Edwards Addition to the Town of South Whitley, Indiana.

Also, the vacated alley extending from State Street Westward to the West line of lots four (4) and five (5) of C.W. Edwards Addition to the Town of South Whitley, Indiana extended and lying between said lots.

Except: The North forty (40) feet of Lot five (5) in C.W. Edwards Addition to the Town of South Whitley, Indiana.

Schedule B-1

COMMITMENT

Requirements:

The following requirements must be met:

- (a) Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- (b) Pay us the premiums, fees and changes for the policy.
- (c) Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
- (d) You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- (e) Warranty Deed to Owner's Policy Proposed Insured.

Schedule B-II

COMMITMENT

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

1. Facts which would be disclosed by a comprehensive survey of the premises herein described.
2. Rights or claims of parties in possession.
3. Mechanics', Contractors' or Materialmen's liens and lien claims, if any, where no notice thereof appears of record.
4. Any change in title occurring subsequent to the effective date of this Commitment and prior to the date of issuance of the title policy.
5. Taxes payable in the name of Dennis G. Norris.
Tax Key Number: 92-08-04-115-004.900-002
Tax Description: LOTS 4 & 5 EX N 40 FT LOT 5 & 10 FT ALLEY BETWEEN LOTS 4 & 5 CW EDWARDS ADD
Valuations: Land - \$13800; Improvements - \$42800; Exemptions - none.
Taxes for 2022 payable 2023: \$694.74 due May 10 was paid May 17; \$694.74 due November 10 was paid May 17.
Taxes for the year 2023, a lien for an amount not yet due or payable.
Possible future assessments on Ditch #144-000A.
6. Easements, or claims of easements, not shown by the public records.
7. An encroachment by the existing paved parking lot and existing concrete walk erected upon subject real estate onto the land adjoining on the South as disclosed by survey certified April 9 1997 by Jerry K. Walker, Registered Surveyor.
8. We have made judgment searches vs: Dennis G. Norris; and found none.

C O N T I N U E D

Schedule B-II Continued

File Number

Policy Number

NOTE: All recording references are to the Whitley County, Indiana, Recorder's Office.

NOTE: No search has been made for: notices of underground facilities; impact fee; utility bills and association dues.

NOTE: IC 27-7-3-22, Effective July 1, 2013, in a residential real estate transaction where a title policy is issued and the issuing title insurance company will also act as a settlement or closing agent, the company shall issue a closing protection letter to the lender, borrower, buyer and seller of the property. The cost of said letter is: Lender \$25.00; Borrower \$25.00; Buyer \$25.00 and Seller \$25.00. This coverage is required by statute.

NOTE: Effective July 1, 2021 the County Auditor will collect a \$20.00 fee for each deed filed and an additional \$10.00 for per parcel. IC 6-1.1-5.5-4

NOTE: Zoning issues/questions should be directed to the Whitley County Planning and Building Department as the title company does not guarantee Zoning.

Walker & Associates

Civil Engineering and Land Surveying

Jerry K. Walker, P.E. & L.S.

William D. Kyler, L.S.

112 West Van Buren St., Columbia City, IN 46725

Phone 244-3640

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CERTIFICATE OF SURVEY

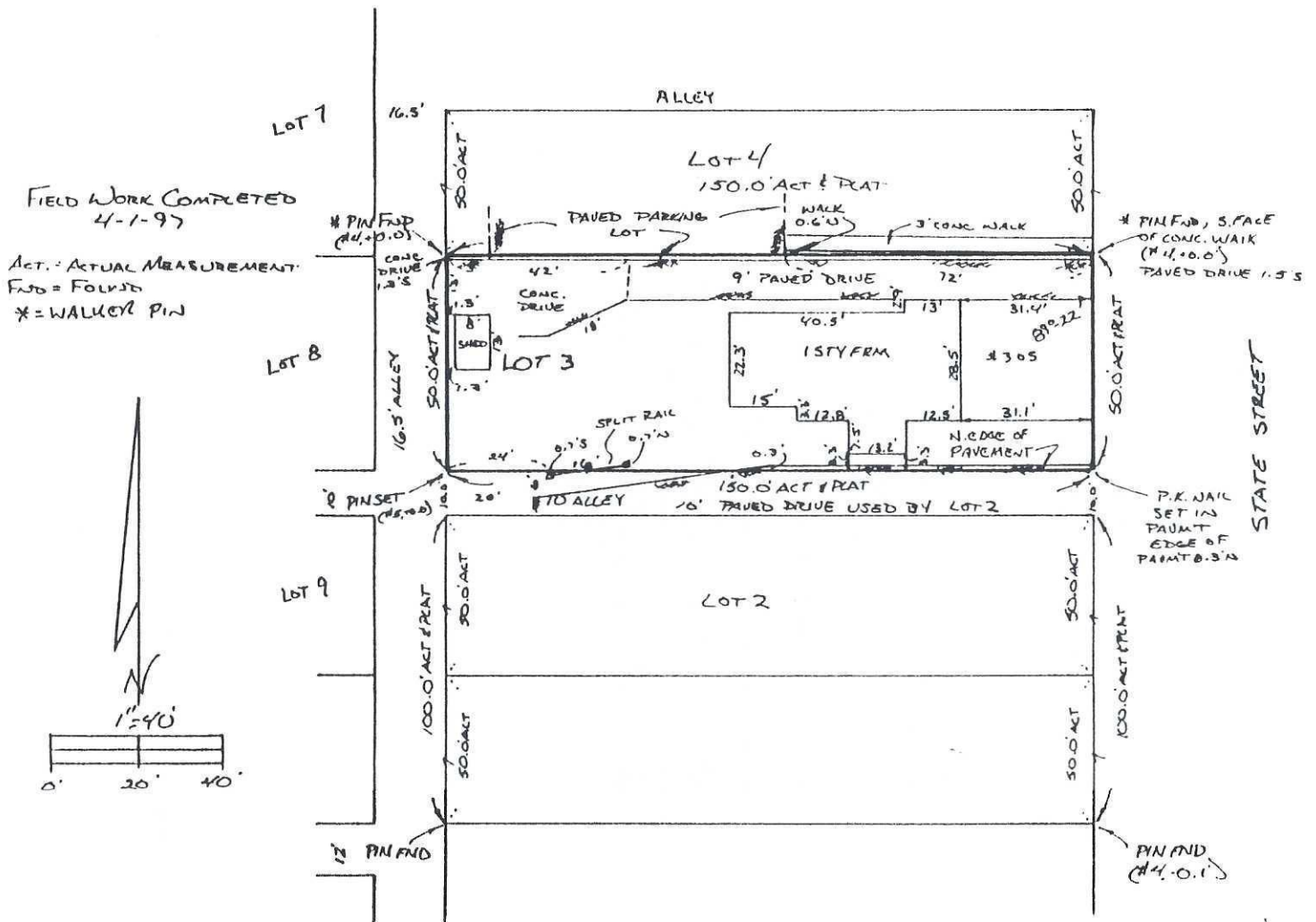
This document is a record of a resurvey of land and real estate prepared in conformity with established rules of surveying and made in accordance with the records or plat on file in the Recorder's office of Whitley County, State of Indiana. The land described exists in full dimensions as shown hereon in feet. It is free from encroachments by adjoining land owners unless specifically stated below. Corners were perpetuated as indicated.

DESCRIPTION OF REAL ESTATE

Lot Number 3 in Edwards Addition, South Whitley, Indiana.

This property is not in a flood plain (In Zone C) as defined by FIA Flood Hazard Map dated Aug. 19, 1985, Community No. 180301B, South Whitley, Indiana.

See page 2 of 2 for Surveyor's Report.



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SURVEYOR'S REPORT

In accordance with Title 865 IAC 1-12 "Rule 12" of the Indiana Administrative Code, the following observations and opinions are submitted regarding the various uncertainties of the location of the lines and corners established on this survey as a result of: Availability and condition of referenced monuments, occupation or possession lines, clarity or ambiguity of the record description used, and/or adjoiner's descriptions, and the theoretical uncertainty of the measurements.

1. The Theoretical Uncertainty (due to random errors in measurement) of the corners of the subject tract established by this survey is within the specifications for a Class B Survey (± 0.25 feet) as defined in IAC 865.
2. For Variances, Discrepancies and Inconsistencies see plat of survey, description and Notes below.
3. This survey is subject to any facts and/or easements that may be disclosed by a full and accurate title search. The undersigned should be notified of any additions or revisions that are required.
4. For monuments found and set, See Survey. All pins set are #5 Rebars with caps marked "Walker". Origin of monuments unknown unless noted on survey.
5. Existing monumentation was found to establish the corners of Lot Number 3. These monuments are in general conformance with the platted information.
6. There is a paved drive in the alley to the South of Lot Number 3. This drive extends over the South line of Lot Number 3 as shown. Drive is used by Lot Number 2.
7. There is a split rail fence which also extends over the South line of Lot Number 3 as shown.
8. The paved parking lot on Lot Number 4 extends over the North line of Lot Number 3 as shown.
9. Reference survey(s) by Walker & Associates, dated 03-13-92.