

Wells County • Union Township, IN

Tuesday, February 13 • 6pm

Keith L. Gilbert Estate

# LAND AUCTION

## 67.5± acres

offered in 4 Tracts or in any combination



- Productive Farmland in a Great Location
- Buyer will have 2024 Farming Rights
- Conveniently located Southwest of Fort Wayne, North of Markle
- Development Potential

**AUCTION LOCATION:** Markle Volunteer Fire Department, 150 W. Sparks St., Markle, IN 46770.

**PROPERTY DIRECTIONS:** From the town of Markle, travel northeast on Marzane Road 4 miles to the property.

**TRACT DESCRIPTIONS:** (ALL TRACTS ARE APPROXIMATE)

# INFORMATION BOOKLET

**AUCTION DATES:**  
TUESDAY, JANUARY 16 • 4-6PM  
SATURDAY, FEBRUARY 3 • 10AM-12PM



TRACT 1



TRACT 2



TRACTS 3 & 4



**ONLINE BIDDING AVAILABLE**

You may bid online during the auction at [www.schraderauction.com](http://www.schraderauction.com). You must be registered One Week in Advance of the Auction to bid online. For online bidding information, call Schrader Auction Co. - 800-451-2709.

**SELLER:** Keith L. Gilbert Estate  
**SALE MANAGER:** Al Pfister, 260-760-8922

800-451-2709  
[SchraderAuction.com](http://SchraderAuction.com)





## DISCLAIMER:

This information booklet includes information obtained or derived from third-party sources. Although believed to be accurate and from reliable sources, such information is subject to verification and is not intended as a substitute for a prospective buyer's independent review and investigation of the property. Prospective buyers are responsible for completing their own due diligence.

THIS PROPERTY IS OFFERED "AS IS, WHERE IS". NO WARRANTY OR REPRESENTATION, STATED OR IMPLIED, IS MADE CONCERNING THE PROPERTY. Without limiting the foregoing, Owner and Auction Company and their respective agents and representatives, assume no liability for (and disclaim any and all promises, representations and warranties with respect to) the information and reports contained herein.

**OWNER: Keith L. Gilbert Estate**

**AUCTION COMPANY: Schrader Real Estate and Auction Company, Inc.**

*Al Pfister, AU09200264*

*Schrader Real Estate and Auction Company Inc., AC63001504*



**SCHRADER REAL ESTATE & AUCTION CO., INC.**

950 N. Liberty Dr., Columbia City, IN 46725

**260-244-7606 or 800-451-2709**

**SchraderAuction.com**

### AUCTION TERMS & CONDITIONS:

**PROCEDURE:** The property will be offered in 4 individual tracts, any combination of tracts and as a total 67.5± acre unit. There will be open bidding on all tracts and combinations during the auction as determined by the Auctioneer. Bids on tracts, tract combinations and the total property may compete.

**BUYER'S PREMIUM:** A 2% Buyer's Premium will be added to the final bid price and included in the contract purchase price.

**DOWN PAYMENT:** 10% down payment on the day of auction for individual tracts or combinations of tracts. The down payment may be made in the form of cashier's check, personal check, or corporate check.

**YOUR BIDDING IS NOT CONDITIONAL UPON FINANCING,** so be sure you have arranged financing, if needed, and are capable of paying cash at closing.

**ACCEPTANCE OF BID PRICES:** All successful bidders will be required to enter into Purchase Agreements at the auction site immediately following the close of the auction. All final bid prices are subject to the Sellers' acceptance or rejection.

**EVIDENCE OF TITLE:** Seller shall provide an owner's title insurance policy in the amount of the purchase price.

**DEED:** Seller shall provide Warranty Deed(s).

**CLOSING:** The targeted closing date will be approximately 30 days after the auction.

**POSSESSION:** Possession is at Closing.

**REAL ESTATE TAXES:** Real estate taxes will be prorated at the Closing and the responsibility of the Buyer(s) and thereafter.

**PROPERTY INSPECTION:** Each potential Bidder is responsible for conducting, at their own risk, their own independent inspections, investigations, inquiries and due diligence concerning the property. Inspection dates have been scheduled and will be staffed with auction personnel. Further, Seller disclaims any and all responsibility for Bidder's safety during any physical inspection of the property. No party shall be deemed an invitee of the property by virtue of the offering of the property for sale.

**ACREAGE:** All tract acreages, dimensions, and proposed boundaries are approximate and have been estimated based on current legal descriptions and/or aerial photos.

**SURVEY:** The Seller shall provide a new survey where there is no existing legal description or where new boundaries are created by the tract divisions in this auction. Any need for a new survey shall be determined solely by the Seller. Seller and successful bidder shall each pay half (50:50) of the cost of the survey. The type of survey performed shall be at the Seller's option and sufficient for providing title insurance. Combination purchases will receive a perimeter survey only.

**AGENCY:** Schrader Real Estate and Auction Company, Inc. and its representatives are exclusive agents of the Seller.

**DISCLAIMER AND ABSENCE OF WARRANTIES:** All information contained in this brochure and all related materials are subject to the terms and conditions outlined in the Purchase Agreement. The property is being sold on an "AS IS, WHERE IS" basis, and no warranty or representation, either expressed or implied, concerning the property is made by the Seller or the Auction Company. All sketches and dimensions in the brochure are approximate. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquiries, and due diligence concerning the property. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors, or omissions is assumed by the Seller or the Auction Company. Conduct of the auction and increments of bidding are at the direction and discretion of the Auctioneer. The Seller and Selling Agents reserve the right to preclude any person from bidding if there is any question as to the person's credentials, fitness, etc. All decisions of the Auctioneer are final. **ANY ANNOUNCEMENTS MADE THE DAY OF THE SALE TAKE PRECEDENCE OVER PRINTED MATERIAL OR ANY OTHER ORAL STATEMENTS MADE.**

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**For Information Call Auction Manager:  
Al Pfister, 260-760-8922**



# REGISTRATION FORMS

# **BIDDER PRE-REGISTRATION FORM**

**TUESDAY, FEBRUARY 13, 2024**  
**67.5± ACRES – MARKLE, INDIANA**

For pre-registration, this form must be received at Schrader Real Estate and Auction Company, Inc.,  
P.O. Box 508, Columbia City, IN, 46725,  
Email to [auctions@schraderauction.com](mailto:auctions@schraderauction.com) or fax to 260-244-4431, no later than Tuesday, February 6, 2024.  
Otherwise, registration available onsite prior to the auction.

## **BIDDER INFORMATION**

(FOR OFFICE USE ONLY)

Name \_\_\_\_\_

Bidder # \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Telephone: (Res) \_\_\_\_\_ (Office) \_\_\_\_\_

My Interest is in Tract or Tracts # \_\_\_\_\_

## **BANKING INFORMATION**

Check to be drawn on: (Bank Name) \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Contact: \_\_\_\_\_ Phone No: \_\_\_\_\_

## **HOW DID YOU HEAR ABOUT THIS AUCTION?**

Brochure    Newspaper    Signs    Internet    Radio    TV    Friend

Other \_\_\_\_\_

## **WOULD YOU LIKE TO BE NOTIFIED OF FUTURE AUCTIONS?**

Regular Mail    E-Mail   E-Mail address: \_\_\_\_\_

Tillable    Pasture    Ranch    Timber    Recreational    Building Sites

What states are you interested in? \_\_\_\_\_

*Note: If you will be bidding for a partnership, corporation or other entity, you must bring documentation with you to the auction which authorizes you to bid and sign a Purchase Agreement on behalf of that entity.*

I hereby agree to comply with terms of this sale including, but not limited to, paying all applicable buyer's premiums, and signing and performing in accordance with the contract if I am the successful bidder. Schrader Real Estate and Auction Company, Inc. represents the Seller in this transaction.

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



**Online Auction Bidder Registration**  
**67.5± Acres • Wells County, Indiana**  
**Tuesday, February 13, 2024**

**This form and deposit are only required if you cannot attend the auction and wish to bid remotely through our online bidding system.**

This registration form is for the auction listed above only. The person signing this form is personally responsible for any bids placed on the auction site, whether bidding on behalf of their personal account or on behalf of a corporation or other third party. If you are bidding on behalf of a third party, you are responsible for obtaining the necessary documentation authorizing you to bid on behalf of the third party. Schrader Real Estate and Auction Co., Inc. will look to the herein registered bidder for performance on any bid placed on this auction if you are the successful high bidder.

As the registered bidder, I hereby agree to the following statements:

1. My name and physical address is as follows:

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

My phone number is: \_\_\_\_\_

2. I have received the Real Estate Bidder’s Package for the auction being held on Tuesday, February 13, 2024 at 6:00 PM (EST).
3. I have read the information contained in the Real Estate Bidder’s Package as mailed to me or by reading the documents on the website (www.schraderauction.com) and understand what I have read.
4. I hereby agree to comply with all terms of this sale, including paying all applicable buyer’s premiums, and signing and performing in accordance with the Real Estate Purchase Agreement if I am the successful bidder.
5. I understand that Schrader Real Estate and Auction Co., Inc. represent the Seller in this transaction.
6. I am placing a deposit with Schrader Real Estate and Auction Co., Inc. Escrow in the amount of \$\_\_\_\_\_. I understand that the maximum bid or combination of bids I place may not exceed an amount equal to ten times the amount of my deposit. My deposit is being conveyed herewith in the form of a cashier’s check payable to Schrader Real Estate and Auction, Co., Inc. Escrow or via wire transfer to the escrow account of Schrader Real Estate and Auction, Co., Inc. per the instructions below. I understand that my deposit money will be returned in full via wire transfer on the next business day if I am not the successful high bidder on any tract or combination of tracts.

Schrader Real Estate & Auction Company, Inc.  
950 North Liberty Drive / P.O. Box 508, Columbia City, IN 46725  
Phone 260-244-7606; Fax 260-244-4431; email: auctions@schraderauction.com

For wire instructions please call 1-800-451-2709.

7. My bank routing number is \_\_\_\_\_ and bank account number is \_\_\_\_\_.  
(This for return of your deposit money). My bank name, address and phone number is:

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

8. **TECHNOLOGY DISCLAIMER:** Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors, make no warranty or guarantee that the online bidding system will function as designed on the day of sale. Technical problems can and sometimes do occur. If a technical problem occurs and you are not able to place your bid during the live auction, Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors will not be held liable or responsible for any claim of loss, whether actual or potential, as a result of the technical failure. I acknowledge that I am accepting this offer to place bids during a live outcry auction over the Internet *in lieu of actually attending the auction* as a personal convenience to me.

9. This document and your deposit money must be received in the office of Schrader Real Estate & Auction Co., Inc. by **4:00 PM, Tuesday, February 6, 2024**. Send your deposit and return this form via fax or email to: **260-244-4431 or auctions@schraderauction.com**.

I understand and agree to the above statements.

\_\_\_\_\_  
Registered Bidder's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

***This document must be completed in full.***

**Upon receipt of this completed form and your deposit money, you will be sent a bidder number and password via e-mail. Please confirm your e-mail address below:**

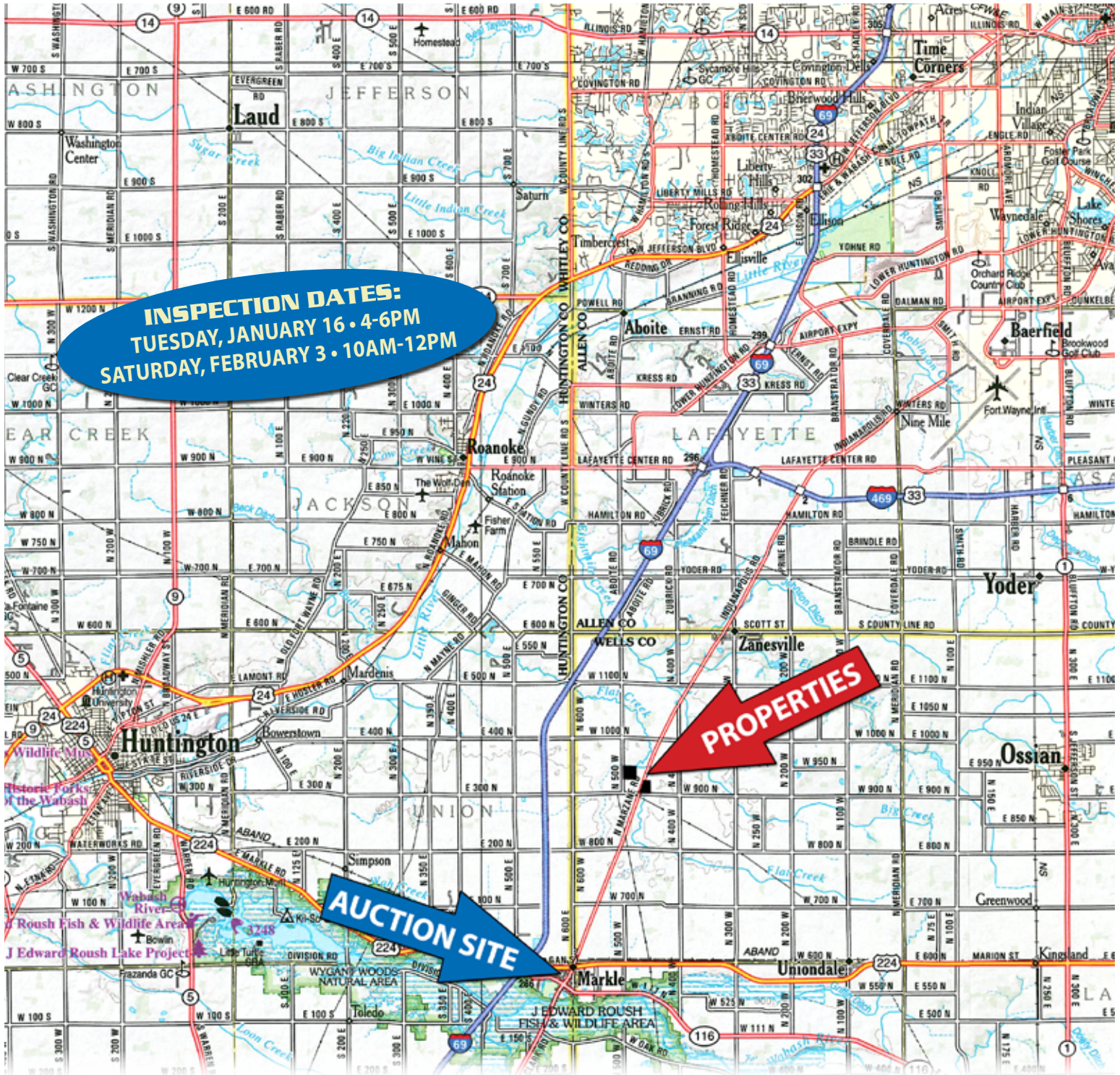
E-mail address of registered bidder: \_\_\_\_\_

Thank you for your cooperation. We hope your online bidding experience is satisfying and convenient. If you have any comments or suggestions, please send them to:  
kevin@schraderauction.com or call Kevin Jordan at 260-244-7606.



# **LOCATION & AERIAL TRACT MAPS**

# LOCATION MAP



**AUCTION LOCATION:** Markle Volunteer Fire Department, 150 W. Sparks St., Markle, IN 46770.

**PROPERTY DIRECTIONS:** From the town of Markle, travel northeast on Marzane Road 4 miles to the property.



# AERIAL TRACT MAP



## **TRACT DESCRIPTIONS:**

*(All Tracts have Road Access)*

**TRACT #1: 18± ACRES** with 16.44± acres tillable. Soils are mainly Glynwood & Blount-Del Rey.

**TRACT #2: 9.5± ACRES** with 7.26± acres tillable.  
Soils are mainly Saranac & Glynwood.

**TRACT #3: 20± ACRES**, mostly tillable. Soils are mainly Glynwood & Pewamo.

**TRACT #4: 20± ACRES**, mostly tillable. Soils are mainly Blount & Pewamo.

*\*\*Fall Tillage & Fertilizer have been done.*

*Call Al Pfister with Questions.\*\**

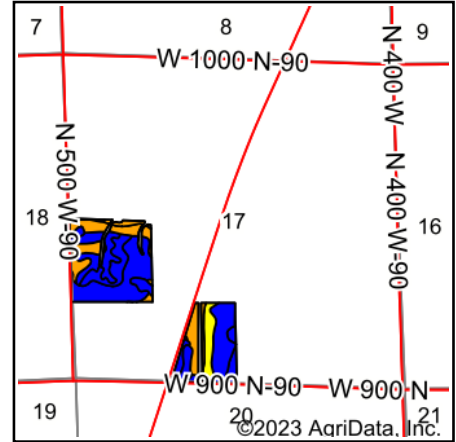
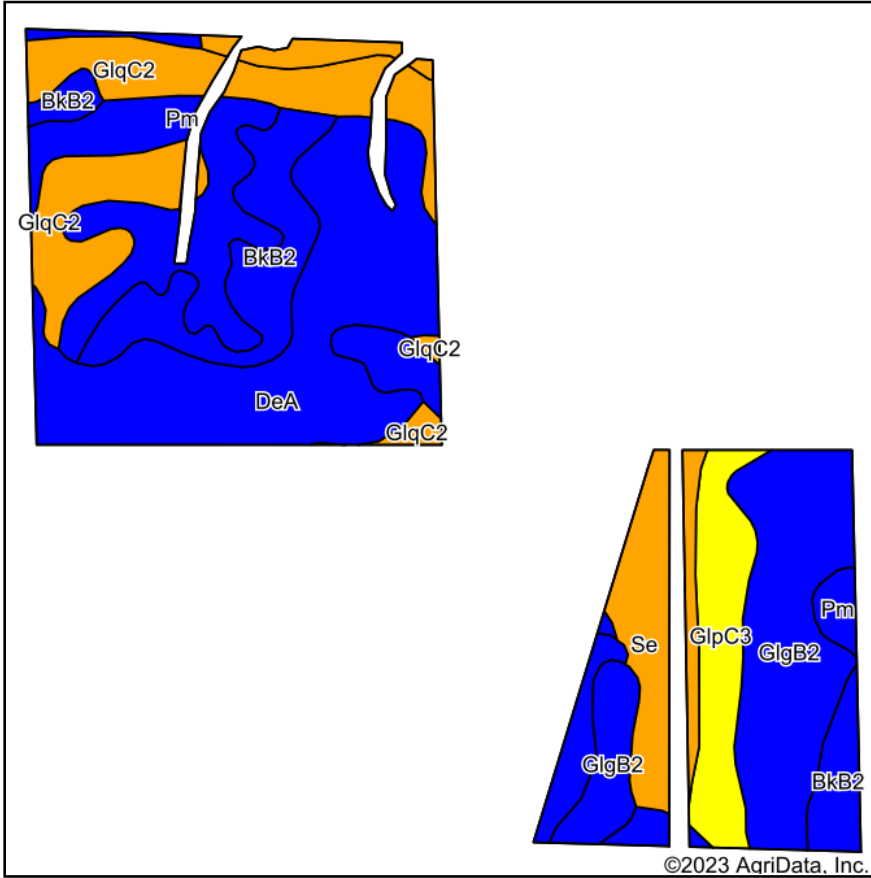




# **SOIL INFORMATION**



# SOIL MAP



State: **Indiana**  
 County: **Wells**  
 Location: **17-28N-11E**  
 Township: **Union**  
 Acres: **62.18**  
 Date: **11/14/2023**



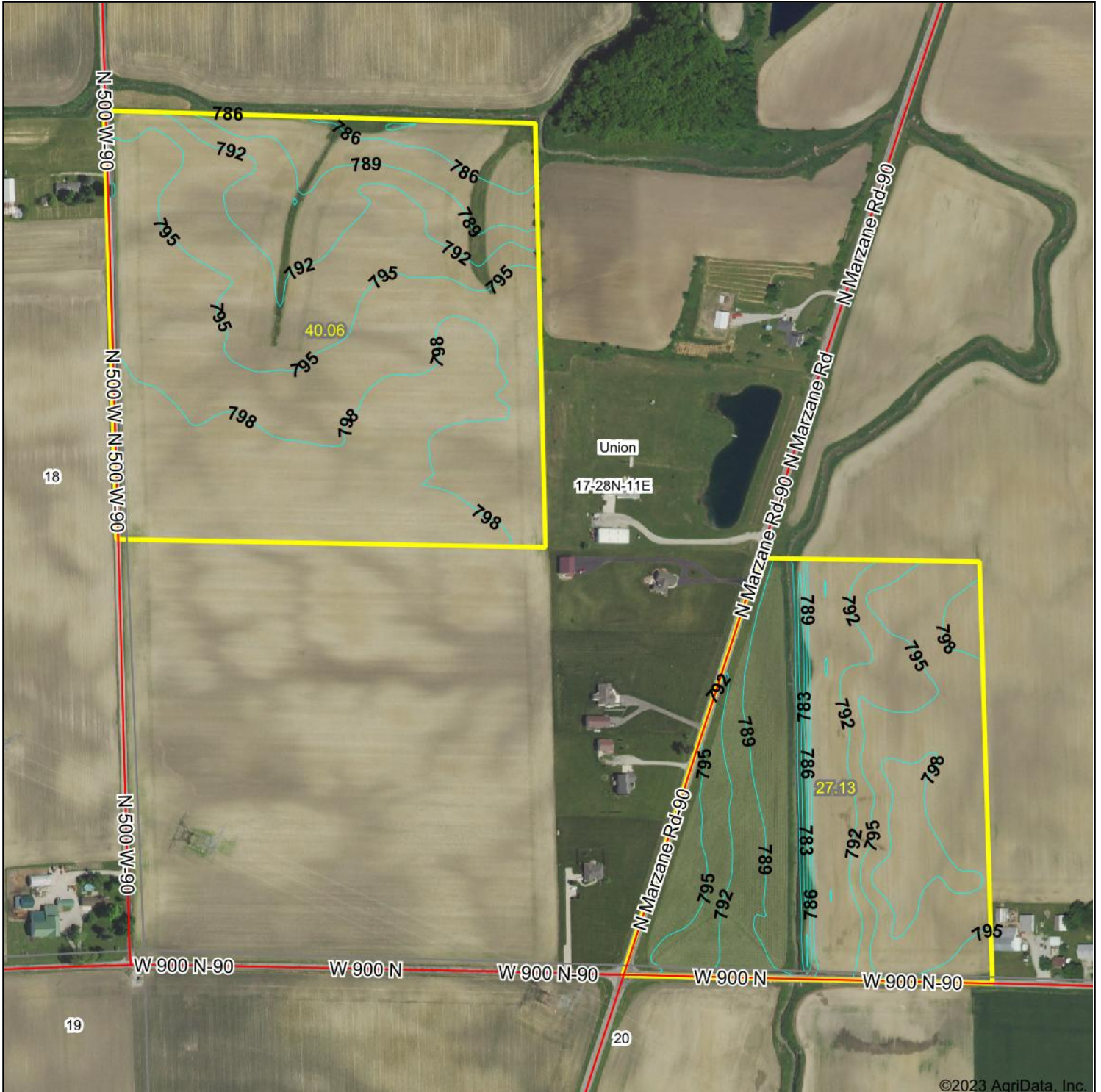
Soils data provided by USDA and NRCS.

Area Symbol: IN179, Soil Area Version: 27

Code	Soil Description	Acres	Percent of field	Non-Irr Class Legend	Non-Irr Class	Corn Bu	Grass legume hay Tons	Grass legume pasture AUM	Pasture AUM	Soybeans Bu	Winter wheat Bu
DeA	Del Rey-Blount silt loams, 0 to 1 percent slopes	14.13	22.7%		IIw	126	5		8	41	57
GlgB2	Glynwood silt loam, ground moraine, 1 to 4 percent slopes, eroded	10.66	17.1%		Ile	123	4	8		42	55
Pm	Pewamo silty clay loam, 0 to 1 percent slopes	9.87	15.9%		IIw	157	5	11		47	64
GlqC2	Glynwood clay loam, ground moraine, 6 to 12 percent slopes, eroded	8.93	14.4%		IIIe	120	4	8		30	54
BkC2	Blount-Del Rey silt loams, 1 to 4 percent slopes, eroded	8.66	13.9%		Ile	122	5		8	40	55
Se	Saranac silty clay loam, 0 to 2 percent slopes, frequently flooded	5.49	8.8%		IIIw	128	4	8		45	6
GlpC3	Glynwood clay loam, 6 to 12 percent slopes, severely eroded	4.44	7.1%		IVe	112	4	7		29	49
<b>Weighted Average</b>					<b>2.37</b>	<b>128.2</b>	<b>4.5</b>	<b>5.5</b>	<b>2.9</b>	<b>39.9</b>	<b>52</b>

Soils data provided by USDA and NRCS.

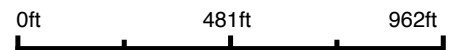
# TOPOGRAPHY MAP



©2023 AgriData, Inc.



Source: USGS 10 meter dem  
 Interval(ft): 3.0  
 Min: 780.5  
 Max: 801.0  
 Range: 20.5  
 Average: 794.4  
 Standard Deviation: 4.17 ft



17-28N-11E  
 Wells County  
 Indiana

Boundary Center: 40° 52' 41.86, -85° 18' 49.59

# FALL TILLAGE & FERTILIZER APPLICATION

## **CHISEL PLOWING WEST 40 ACRES**

### **64 ACRES SOYBEANS**

87 Units Soybean Seed

87 Units Seed Treatment

18 Gal Enlist Herbicide

18 Gal Roundup

3 Gal Request

6.4 Gal Trivapro Fungicide

### **DESCRIPTION:**

11-52-0 MAP

0-0-60 POTASH

SULFUR 90PCT 2000LB

GPS DRY FERT APPLICATION

# **COUNTY TAX INFORMATION**

# COUNTY TAX INFORMATION

## Wells County, IN

### Tax Statements

Tax Statements are a duplicate copy of the original mailing.  
This statement does not update with payments or corrections.

- [2023 Tax Statement \(PDF\)](#)
- [2022 Tax Statement \(PDF\)](#)
- [2021 Tax Statement \(PDF\)](#)
- [2020 Tax Statement \(PDF\)](#)

### Pay Taxes Online

To make a payment by check or use a credit or debit card payment online, please click here

[Pay Taxes Online](#)

There is a 2.55% fee for credit card service and a flat fee of \$4.00 for any debit card. Please print or record your transaction number for future reference. Electronic check payments will incur a \$2.00 flat rate fee.

### Summary

Parcel ID 90-03-17-300-003.000-019  
 Bill ID 009-06196-00  
 Reference #  
 Property Address 900 N  
 Markle, IN, 46770  
 Brief Legal Description 17-28-11 27.59A PT E.S.W.  
 (Note: Not to be used on legal documents)  
 Class AGRICULTURAL - VACANT LAND  
 Tax District Union  
 Tax Rate Code 977974 - Adv. Tax Rate  
 Property Type 65 - Agricultural  
 Mortgage Co N/A  
 Last Change Date

### Owners

Deeded Owner  
[Gilbert, Keith L](#)  
 1327 Lakeland Cove  
 Fort Wayne, IN 46825

### Taxing District

County: Wells  
 Township: UNION TOWNSHIP  
 State District 019 UNION TOWNSHIP  
 Local District: 019  
 School Corp: NORTHERN WELLS COMMUNITY  
 Neighborhood: 900716-019 UNION TOWNSHIP PAVED 019

### Site Description

Topography: Flat  
 Public Utilities: Electricity  
 Street or Road: Paved  
 Area Quality:  
 Parcel Acreage: 27.59

Refer to Brief Tax Description for Parcel Acreage.

### Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
Tillable Cropland	BKB2	0	0	3.66	\$1,900.00	\$1,691.00	\$6,189.06	\$0.00	\$6,190.00
Tillable Cropland	GNB2	0	0	11	\$1,900.00	\$1,463.00	\$16,093.00	\$0.00	\$16,090.00
Tillable Cropland	MXC3	0	0	4.26	\$1,900.00	\$1,140.00	\$4,856.40	\$0.00	\$4,860.00
Tillable Cropland	PM	0	0	1.12	\$1,900.00	\$2,109.00	\$2,362.08	\$0.00	\$2,360.00
Tillable Cropland	SE	0	0	3.92	\$1,900.00	\$2,014.00	\$7,894.88	\$0.00	\$7,890.00
Legal Ditch	SE	0	0	2.25	\$1,900.00	\$2,014.00	\$4,531.50	(\$100.00)	\$0.00
Road Right of Way	SE	0	0	1.38	\$1,900.00	\$2,014.00	\$2,779.32	(\$100.00)	\$0.00



# COUNTY TAX INFORMATION

## Transfers

Date	New Owner	Doc ID	Book/Page	Sale Price
4/19/2016	Gilbert, Keith L	203488	156/4	\$0.00
7/2/2008	GILBERT, BARBARA A	162510	147/286	\$0.00
4/28/1983	2.32A TO MARSHALL, ANDREW I/ANGELA M TO BARBARA GILBERT	0		\$0.00



[Click here to access the digital deed records for Wells County](#)

## Transfer History

Date	Transfer From	Instrument	Book	Page	Doc Nbr
4/19/2016	Gilbert, Barbara A	Warranty	156	4	203488
10/20/2015			72	995	201179
12/2/2011			150	849	180663
9/8/2010					
7/2/2008	Gilbert, Barbara A		147	286	

## Valuation

Assessment Year	2023	2022	2021	2020	2019
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	3/15/2023	4/7/2022	3/2/2021	3/6/2020	3/15/2019
Land	\$37,400	\$29,500	\$25,400	\$25,200	\$30,700
Land Res (1)	\$0	\$0	\$0	\$0	\$0
Land Non Res (2)	\$37,400	\$29,500	\$25,400	\$25,200	\$30,700
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$0	\$0	\$0	\$0	\$0
Imp Res (1)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$37,400</b>	<b>\$29,500</b>	<b>\$25,400</b>	<b>\$25,200</b>	<b>\$30,700</b>
Total Res (1)	\$0	\$0	\$0	\$0	\$0
Total Non Res (2)	\$37,400	\$29,500	\$25,400	\$25,200	\$30,700
Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

## Tax History

Any taxes paid after November 13 will show up as being paid in the next tax year.

Anything paid after November 13, is a 5% penalty. Anything paid after December 13, is a 10% (total) penalty.

	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021	2019 Pay 2020	2018 Pay 2019
+ Spring Tax	\$180.28	\$161.95	\$158.92	\$189.52	\$194.72
+ Spring Penalty	\$0.00	\$16.20	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$180.28	\$161.95	\$158.92	\$189.52	\$194.72
+ Fall Penalty	\$0.00	\$16.20	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$161.95	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$16.20	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$161.95	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$16.20	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$21.00	\$11.00	\$10.00	\$10.00	\$44.48
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>= Charges</b>	<b>\$737.86</b>	<b>\$367.30</b>	<b>\$327.84</b>	<b>\$389.04</b>	<b>\$433.92</b>
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

# COUNTY TAX INFORMATION

	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021	2019 Pay 2020	2018 Pay 2019
- Credits	(\$737.86)		(\$327.84)	(\$389.04)	(\$433.92)
= Total Due	\$0.00	\$367.30	\$0.00	\$0.00	\$0.00

## Other Assessments

Tax Year	Number	Name	Acreage	Rate Code	Rate/Acre	Minimum	Amount
2022 Pay 2023	1167285	570 LITTLE RIVER	27.59	ADV Rate	0.3	5	0
2022 Pay 2023	1167185	548 FLAT CRK TRIB	3.87	ADV Rate	1	10	21
2022 Pay 2023	1167127	515 FLATCREEK	27.59	ADV Rate	1.25	12.5	0
2021 Pay 2022	1167285	570 LITTLE RIVER	27.59	ADV Rate	0.3	5	0
2021 Pay 2022	1167185	548 FLAT CRK TRIB	3.87	ADV Rate	1	10	11
2021 Pay 2022	1167127	515 FLATCREEK	27.59	ADV Rate	1.25	12.5	0
2020 Pay 2021	1167285	570 LITTLE RIVER	27.59	ADV Rate	0.3	5	0
2020 Pay 2021	1167185	548 FLAT CRK TRIB	3.87	ADV Rate	1	10	10
2020 Pay 2021	1167127	515 FLATCREEK	27.59	ADV Rate	1.25	12.5	0
2019 Pay 2020	1167285	570 LITTLE RIVER	27.59	ADV Rate	0.3	5	0
2019 Pay 2020	1167185	548 FLAT CRK TRIB	3.87	ADV Rate	1	10	10
2019 Pay 2020	1167127	515 FLATCREEK	27.59	ADV Rate	1.25	12.5	0
2018 Pay 2019	1167285	570 LITTLE RIVER	27.59	ADV Rate	0.3	5	0
2018 Pay 2019	1167185	548 FLAT CRK TRIB	3.87	ADV Rate	1	10	10
2018 Pay 2019	1167127	515 FLATCREEK	27.59	ADV Rate	1.25	12.5	34.48

## Property Record Card

[90-03-17-300-003.000-019 \(PDF\)](#)

## Form 11

To receive and view your Form 11 online please visit

[enoticesonline.com](https://enoticesonline.com)

You can log in to an account you already created or create a new account to view or print

your Form 11 anytime for free.

Once the budgets for local units are certified, anyone interested in estimating their property tax bill may do so using the DLGF's online property tax calculator at [www.in.gov/dlgf/4932.htm](http://www.in.gov/dlgf/4932.htm). Individuals will need their property's assessed value, deductions, and taxing district to use the tool. The ESTIMATES provided are PROJECTIONS ONLY and SHOULD NOT be taken as a statement of true tax liability, which is determined by the county.

**No data available for the following modules:** Residential Dwellings, Improvements, Deductions, Photos, Sketches.

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# COUNTY TAX INFORMATION

## Wells County, IN

### Tax Statements

Tax Statements are a duplicate copy of the original mailing.  
This statement does not update with payments or corrections.

- [2023 Tax Statement \(PDF\)](#)
- [2022 Tax Statement \(PDF\)](#)
- [2021 Tax Statement \(PDF\)](#)
- [2020 Tax Statement \(PDF\)](#)

### Pay Taxes Online

To make a payment by check or use a credit or debit card payment online, please click here

[Pay Taxes Online](#)

There is a 2.55% fee for credit card service and a flat fee of \$4.00 for any debit card. Please print or record your transaction number for future reference. Electronic check payments will incur a \$2.00 flat rate fee.

### Summary

Parcel ID 90-03-17-300-004.000-019  
 Bill ID 009-06196-01  
 Reference #  
 Property Address 500 W  
 Markle, IN, 46770  
 Brief Legal Description 17-28-11 40.122 NWSW  
 (Note: Not to be used on legal documents)  
 Class AGRICULTURAL - VACANT LAND  
 Tax District Union  
 Tax Rate Code 977974 - Adv. Tax Rate  
 Property Type 65 - Agricultural  
 Mortgage Co N/A  
 Last Change Date

### Owners

Deeded Owner  
[Gilbert, Keith L](#)  
 1327 Lakeland Cove  
 Fort Wayne, IN 46825

### Taxing District

County: Wells  
 Township: UNION TOWNSHIP  
 State District 019 UNION TOWNSHIP  
 Local District: 019  
 School Corp: NORTHERN WELLS COMMUNITY  
 Neighborhood: 900616-019 UNION TOWNSHIP UNPAVED

### Site Description

Topography: Flat  
 Public Utilities: Electricity  
 Street or Road: Unpaved  
 Area Quality:  
 Parcel Acreage: 40.192

Refer to Brief Tax Description for Parcel Acreage.

### Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
Legal Ditch		0	0	.460	\$1,900.00	\$1,900.00	\$874.00	(\$100.00)	\$0.00
Road Right of Way	BKB2	0	0	.760	\$1,900.00	\$1,691.00	\$1,285.16	(\$100.00)	\$0.00
Tillable Cropland	BKB2	0	0	5.630	\$1,900.00	\$1,691.00	\$9,520.33	\$0.00	\$9,520.00
Tillable Cropland	DEA	0	0	12.762	\$1,900.00	\$1,691.00	\$21,580.54	\$0.00	\$21,580.00
Tillable Cropland	MVC2	0	0	9.530	\$1,900.00	\$1,292.00	\$12,312.76	\$0.00	\$12,310.00
Tillable Cropland	PM	0	0	9.200	\$1,900.00	\$2,109.00	\$19,402.80	\$0.00	\$19,400.00
Tillable Cropland	SE	0	0	1.850	\$1,900.00	\$2,014.00	\$3,725.90	\$0.00	\$3,730.00

# COUNTY TAX INFORMATION

## Transfers

Date	New Owner	Doc ID	Book/Page	Sale Price
4/19/2016	Gilbert, Keith L	203488	156/4	\$0.00
1/31/2000	GILBERT, BARBARA A	0	136/723-25	\$0.00
	AC ADJ TO CLEAR UP OVERLAP			\$0.00



[Click here to access the digital deed records for Wells County](#)

## Transfer History

Date	Transfer From	Instrument	Book	Page	Doc Nbr
4/19/2016	Gilbert, Barbara A	Warranty	156	4	203488

## Valuation

Assessment Year	2023	2022	2021	2020	2019
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	3/15/2023	4/7/2022	3/2/2021	3/6/2020	3/15/2019
Land	\$66,500	\$52,500	\$45,200	\$44,800	\$54,600
Land Res (1)	\$0	\$0	\$0	\$0	\$0
Land Non Res (2)	\$66,500	\$52,500	\$45,200	\$44,800	\$54,600
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$0	\$0	\$0	\$0	\$0
Imp Res (1)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$66,500</b>	<b>\$52,500</b>	<b>\$45,200</b>	<b>\$44,800</b>	<b>\$54,600</b>
Total Res (1)	\$0	\$0	\$0	\$0	\$0
Total Non Res (2)	\$66,500	\$52,500	\$45,200	\$44,800	\$54,600
Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

## Tax History

Any taxes paid after November 13 will show up as being paid in the next tax year.  
 Anything paid after November 13, is a 5% penalty. Anything paid after December 13, is a 10% (total) penalty.

	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021	2019 Pay 2020	2018 Pay 2019
+ Spring Tax	\$320.83	\$288.20	\$282.53	\$337.08	\$346.44
+ Spring Penalty	\$0.00	\$28.82	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$320.83	\$288.20	\$282.53	\$337.08	\$346.44
+ Fall Penalty	\$0.00	\$28.82	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$288.20	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$28.82	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$288.20	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$28.82	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$58.60	\$30.70	\$27.90	\$27.90	\$78.14
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>= Charges</b>	<b>\$1,334.30</b>	<b>\$664.74</b>	<b>\$592.96</b>	<b>\$702.06</b>	<b>\$771.02</b>
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$1,334.30)		(\$592.96)	(\$702.06)	(\$771.02)
<b>= Total Due</b>	<b>\$0.00</b>	<b>\$664.74</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Other Assessments

Tax Year	Number	Name	Acreage	Rate Code	Rate/Acre	Minimum	Amount
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# COUNTY TAX INFORMATION

Tax Year	Number	Name	Acreage	Rate Code	Rate/Acre	Minimum	Amount
2022 Pay 2023	1167285	570 LITTLE RIVER	12	ADV Rate	0.3	5	0
2022 Pay 2023	1167185	548 FLAT CRK TRIB	27.9	ADV Rate	1	10	58.6
2022 Pay 2023	1167127	515 FLATCREEK	40.19	ADV Rate	1.25	12.5	0
2021 Pay 2022	1167285	570 LITTLE RIVER	12	ADV Rate	0.3	5	0
2021 Pay 2022	1167185	548 FLAT CRK TRIB	27.9	ADV Rate	1	10	30.7
2021 Pay 2022	1167127	515 FLATCREEK	40.19	ADV Rate	1.25	12.5	0
2020 Pay 2021	1167285	570 LITTLE RIVER	12	ADV Rate	0.3	5	0
2020 Pay 2021	1167185	548 FLAT CRK TRIB	27.9	ADV Rate	1	10	27.9
2020 Pay 2021	1167127	515 FLATCREEK	40.19	ADV Rate	1.25	12.5	0
2019 Pay 2020	1167285	570 LITTLE RIVER	12	ADV Rate	0.3	5	0
2019 Pay 2020	1167185	548 FLAT CRK TRIB	27.9	ADV Rate	1	10	27.9
2019 Pay 2020	1167127	515 FLATCREEK	40.19	ADV Rate	1.25	12.5	0
2018 Pay 2019	1167285	570 LITTLE RIVER	12	ADV Rate	0.3	5	0
2018 Pay 2019	1167185	548 FLAT CRK TRIB	27.9	ADV Rate	1	10	27.9
2018 Pay 2019	1167127	515 FLATCREEK	40.19	ADV Rate	1.25	12.5	50.24

## Property Record Card

[90-03-17-300-004.000-019 \(PDF\)](#)

## Form 11

To receive and view your Form 11 online please visit

[enoticesonline.com](https://enoticesonline.com)

You can log in to an account you already created or create a new account to view or print

your Form 11 anytime for free.

Once the budgets for local units are certified, anyone interested in estimating their property tax bill may do so using the DLGF's online property tax calculator at [www.in.gov/dlcf/4932.htm](http://www.in.gov/dlcf/4932.htm). Individuals will need their property's assessed value, deductions, and taxing district to use the tool. The ESTIMATES provided are PROJECTIONS ONLY and SHOULD NOT be taken as a statement of true tax liability, which is determined by the county.

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# COUNTY TAX INFORMATION - 2020

STATE FORM 53569 (R18 / 1-20)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2020

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE, IC 6-1.1-22-8.1

## COUNTY: 90 - Wells

## SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 90-03-17-300-003.000-019	(COUNTY / DUPLICATE) NUMBER 1602902	TAX YEAR 2019 Payable 2020	<b>Late Payment Penalty:</b> 5% penalty after May 11, 2020, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 10, 2020.
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 27.59A PT E.S.W.		



**TOTAL AMOUNT DUE**  
by May 11, 2020: **\$ 199.52**

13271\*50\*\*G50\*\*1.21\*\*1/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573



Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

## COUNTY: 90 - Wells

## FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 90-03-17-300-003.000-019	(COUNTY / DUPLICATE) NUMBER 1602902	TAX YEAR 2019 Payable 2020	<b>Late Payment Penalty:</b> 5% penalty after November 10, 2020, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 10, 2020.
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 27.59A PT E.S.W.		



**TOTAL AMOUNT DUE**  
by November 10, 2020: **\$ 189.52**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

## COUNTY: 90 - Wells

## TAXPAYER'S COPY - KEEP FOR YOUR RECORDS

PARCEL NUMBER 90-03-17-300-003.000-019	(COUNTY / DUPLICATE) NUMBER 1602902	TAX YEAR 2019 Payable 2020	DUE DATES <b>SPRING - May 11, 2020</b> <b>FALL - November 10, 2020</b>
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 27.59A PT E.S.W.		

PROPERTY ADDRESS 900 N	
PROPERTY TYPE Real	TOWNSHIP Union
ACRES 27.5900	BILL CODE
LIT 1% Rate 24.464100	LIT Res Rate 10.463700

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

DATE OF STATEMENT: 03/23/2020

TOTAL CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$189.52	\$189.52
Other Assessment(OA)	\$10.00	\$0.00
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Delinquent OA Tax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Tax Adjustments	\$0.00	\$0.00
OA Adjustments	\$0.00	\$0.00
Payment Made	(\$0.00)	(\$0.00)
<b>Total Amount Due</b>	<b>\$199.52</b>	<b>\$189.52</b>



13271 1/4

# COUNTY TAX INFORMATION - 2020

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Ossian State Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1-(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Exemptions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2019 pay 2020 taxes.

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2-20-20\_v2

### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2020

STATE FORM 53569 (R18 / 1-20)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2020

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE, IC 6-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property. Please note that local government unit annual budget notices are now available online at [www.budgetnotices.in.gov](http://www.budgetnotices.in.gov). Additional information for how to read your current tax bill can be located online at [www.in.gov/dlgf/8527.htm](http://www.in.gov/dlgf/8527.htm).

### TAXPAYER AND PROPERTY INFORMATION

<b>Taxpayer Name</b> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<b>Address</b> 900 N Markle IN 46770	<b>Date of Notice</b> 03/23/2020	<b>Parcel Number</b> 90-03-17-300-003.000-019	<b>Taxing District</b> 019 Union
<b>Legal Description</b> 17-28-11 27.59A PT E.S .W.	<b>Billed Mortgage Company</b>	<b>Duplicate Number</b> 1602902	<b>Tax ID Number</b> 009-06196-00	<b>Property Type</b> Real



**Spring installment due on or before May 11, 2020 and Fall installment due on or before November 10, 2020.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2018 Pay 2019	2019 Pay 2020
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and farmland	\$31,700	\$30,700
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$31,700</b>	<b>\$30,700</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$31,700</b>	<b>\$30,700</b>
3a. Multiplied by your local tax rate	1.2285	1.2347
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$389.44</b>	<b>\$379.04</b>
4a. Minus local property tax credits	(\$0.00)	(\$0.00)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$389.44</b>	<b>\$379.04</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$634.00	\$614.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$34.90	\$33.46
<b>Maximum tax that may be imposed under cap</b>	<b>\$668.90</b>	<b>\$647.46</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2019	TAX RATE 2020	TAX AMOUNT 2019	TAX AMOUNT 2020	TAX DIFFERENCE 2019 - 2020	PERCENT DIFFERENCE
COUNTY	0.2498	0.2467	\$79.19	\$75.73	(\$3.46)	(4.37%)
LIBRARY	0.0785	0.0754	\$24.88	\$23.15	(\$1.73)	(6.95%)
SCHOOL	0.8639	0.8462	\$273.86	\$259.78	(\$14.08)	(5.14%)
SOLID WASTE	0.0075	0.0075	\$2.38	\$2.30	(\$0.08)	(3.36%)
TOWNSHIP	0.0288	0.0589	\$9.13	\$18.08	\$8.95	98.03%
<b>TOTAL</b>	<b>1.2285</b>	<b>1.2347</b>	<b>\$389.44</b>	<b>\$379.04</b>	<b>(\$10.40)</b>	<b>(2.67%)</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2019	2020	% Change
515 FLATCREEK	\$34.48	\$0.00	(100.0)%
548 FLAT CRK TRIB	\$10.00	\$10.00	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	
<b>TOTAL ADJUSTMENTS</b>	<b>\$44.48</b>	<b>\$10.00</b>	<b>(77.5)%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2019	2020

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.

2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at [www.in.gov/dlgf/8789.htm](http://www.in.gov/dlgf/8789.htm).

3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.



# COUNTY TAX INFORMATION - 2020

STATE FORM 53569 (R18 / 1-20)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2020

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE, IC 6-1.1-22-8.1

## NOTICE OF PROPERTY TAX ASSESSMENTS

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.

**Date of Notice / Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

**Property Number (State / Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.

**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## TABLE 1: SUMMARY OF YOUR TAXES

**Tax Summary** – The amounts involved with calculating your real estate property taxes.

**Taxes 2018 Pay 2019** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2019 Pay 2020** – The summary of calculations based on this year's tax rates.

**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

## TABLE 2: PROPERTY TAX CAP INFORMATION

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and farm land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

**Taxing Authority** – The name of the unit levying the taxes.

**Tax Rate 2019** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2019.

**Tax Rate 2020** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

**Tax Amount 2019** – The amount of taxes for this property allocated to each taxing authority for 2019.

**Tax Amount 2020** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2019-2020** – The difference in dollars between current taxes and prior year taxes for each taxing authority.

**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.

**Amount 2019** – The total amount of other charges added to your tax bill in 2019.

**Amount 2020** – The total amount of other charges added to your tax bill for the current year.

## TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email auditor@wellscounty.org.

Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2)
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2019** – The amount deducted from your bill in 2019 for each benefit.

**Amount 2020** – The amount deducted from your bill this year for each benefit.

### Homestead Credits

*Wells County provides local property tax credits for certain taxpayers pursuant to IC 6-3.6-5 and/or 6-1.1-20.4. Taxpayers receiving a local property tax credit will see the credit amount in Box 4A on the Form TS-1A.*

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (260) 824-6476 or visit <http://www.wellscounty.org>.

To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date on which the county mails the notice under IC 6-1.1-3-20.

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must: (1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal.

For further instructions on filing an appeal or correction of error, contact your assessor at (260) 824-6476

**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2020, for mobile homes assessed under IC 6-1.1-7 and January 1, 2019, for real property).**

# COUNTY TAX INFORMATION - 2020

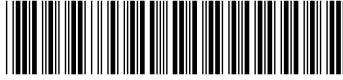
STATE FORM 53569 (R18 / 1-20)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2020

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE, IC 6-1.1-22-8.1

## COUNTY: 90 - Wells

## SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 90-03-17-300-004.000-019	(COUNTY / DUPLICATE) NUMBER 1602898	TAX YEAR 2019 Payable 2020	<b>Late Payment Penalty:</b> 5% penalty after May 11, 2020, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 10, 2020.
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**TOTAL AMOUNT DUE**  
by May 11, 2020: **\$ 351.03**

13271\*50\*\*G50\*\*1.21\*\*5/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

## COUNTY: 90 - Wells

## FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 90-03-17-300-004.000-019	(COUNTY / DUPLICATE) NUMBER 1602898	TAX YEAR 2019 Payable 2020	<b>Late Payment Penalty:</b> 5% penalty after November 10, 2020, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 10, 2020.
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**TOTAL AMOUNT DUE**  
by November 10, 2020: **\$ 351.03**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

## COUNTY: 90 - Wells

## TAXPAYER'S COPY - KEEP FOR YOUR RECORDS

PARCEL NUMBER 90-03-17-300-004.000-019	(COUNTY / DUPLICATE) NUMBER 1602898	TAX YEAR 2019 Payable 2020	DUE DATES <b>SPRING - May 11, 2020</b> <b>FALL - November 10, 2020</b>
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		

PROPERTY ADDRESS 500 W	
PROPERTY TYPE Real	TOWNSHIP Union
ACRES 40.1920	BILL CODE
LIT 1% Rate 24.464100	LIT Res Rate 10.463700

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

DATE OF STATEMENT: 03/23/2020

TOTAL CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$337.08	\$337.08
Other Assessment(OA)	\$13.95	\$13.95
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Delinquent OA Tax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Tax Adjustments	\$0.00	\$0.00
OA Adjustments	\$0.00	\$0.00
Payment Made	(\$0.00)	(\$0.00)
<b>Total Amount Due</b>	<b>\$351.03</b>	<b>\$351.03</b>



13271 3/4



# COUNTY TAX INFORMATION - 2020

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Ossian State Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1-(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Exemptions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2019 pay 2020 taxes.

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2-20-20\_v2

### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2020

STATE FORM 53569 (R18 / 1-20)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2020

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE, IC 6-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property. Please note that local government unit annual budget notices are now available online at [www.budgetnotices.in.gov](http://www.budgetnotices.in.gov). Additional information for how to read your current tax bill can be located online at [www.in.gov/dlgf/8527.htm](http://www.in.gov/dlgf/8527.htm).

### TAXPAYER AND PROPERTY INFORMATION

<u>Taxpayer Name</u> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<u>Address</u> 500 W Markle IN 46770	<u>Date of Notice</u> 03/23/2020	<u>Parcel Number</u> 90-03-17-300-004.000-019	<u>Taxing District</u> 019 Union
<u>Legal Description</u> 17-28-11 40.122 NWSW	<u>Billed Mortgage Company</u>	<u>Duplicate Number</u> 1602898	<u>Tax ID Number</u> 009-06196-01	<u>Property Type</u> Real



**Spring installment due on or before May 11, 2020 and Fall installment due on or before November 10, 2020.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2018 Pay 2019	2019 Pay 2020
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and farmland	\$56,400	\$54,600
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$56,400</b>	<b>\$54,600</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$56,400</b>	<b>\$54,600</b>
3a. Multiplied by your local tax rate	1.2285	1.2347
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$692.88</b>	<b>\$674.16</b>
4a. Minus local property tax credits	(\$0.00)	(\$0.00)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$692.88</b>	<b>\$674.16</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$1,128.00	\$1,092.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$62.10	\$59.51
<b>Maximum tax that may be imposed under cap</b>	<b>\$1,190.10</b>	<b>\$1,151.51</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2019	TAX RATE 2020	TAX AMOUNT 2019	TAX AMOUNT 2020	TAX DIFFERENCE 2019 - 2020	PERCENT DIFFERENCE
COUNTY	0.2498	0.2467	\$140.89	\$134.70	(\$6.19)	(4.39%)
LIBRARY	0.0785	0.0754	\$44.27	\$41.17	(\$3.10)	(7.00%)
SCHOOL	0.8639	0.8462	\$487.25	\$462.03	(\$25.22)	(5.18%)
SOLID WASTE	0.0075	0.0075	\$4.23	\$4.10	(\$0.13)	(3.07%)
TOWNSHIP	0.0288	0.0589	\$16.24	\$32.16	\$15.92	98.03%
<b>TOTAL</b>	<b>1.2285</b>	<b>1.2347</b>	<b>\$692.88</b>	<b>\$674.16</b>	<b>(\$18.72)</b>	<b>(2.70%)</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2019	2020	% Change
515 FLATCREEK	\$50.24	\$0.00	(100.0)%
548 FLAT CRK TRIB	\$27.90	\$27.90	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	
<b>TOTAL ADJUSTMENTS</b>	<b>\$78.14</b>	<b>\$27.90</b>	<b>(64.3)%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2019	2020

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.

2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at [www.in.gov/dlgf/8789.htm](http://www.in.gov/dlgf/8789.htm).

3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.



# COUNTY TAX INFORMATION - 2020

STATE FORM 53569 (R18 / 1-20)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2020

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE, IC 6-1.1-22-8.1

## NOTICE OF PROPERTY TAX ASSESSMENTS

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.

**Date of Notice / Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

**Property Number (State / Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.

**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## TABLE 1: SUMMARY OF YOUR TAXES

**Tax Summary** – The amounts involved with calculating your real estate property taxes.

**Taxes 2018 Pay 2019** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2019 Pay 2020** – The summary of calculations based on this year's tax rates.

**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

## TABLE 2: PROPERTY TAX CAP INFORMATION

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and farm land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

**Taxing Authority** – The name of the unit levying the taxes.

**Tax Rate 2019** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2019.

**Tax Rate 2020** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

**Tax Amount 2019** – The amount of taxes for this property allocated to each taxing authority for 2019.

**Tax Amount 2020** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2019-2020** – The difference in dollars between current taxes and prior year taxes for each taxing authority.

**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.

**Amount 2019** – The total amount of other charges added to your tax bill in 2019.

**Amount 2020** – The total amount of other charges added to your tax bill for the current year.

## TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email auditor@wellscounty.org.

Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2)
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2019** – The amount deducted from your bill in 2019 for each benefit.

**Amount 2020** – The amount deducted from your bill this year for each benefit.

### Homestead Credits

*Wells County provides local property tax credits for certain taxpayers pursuant to IC 6-3.6-5 and/or 6-1.1-20.4. Taxpayers receiving a local property tax credit will see the credit amount in Box 4A on the Form TS-1A.*

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (260) 824-6476 or visit <http://www.wellscounty.org>.

To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date on which the county mails the notice under IC 6-1.1-3-20.

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must: (1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal.

For further instructions on filing an appeal or correction of error, contact your assessor at (260) 824-6476

**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2020, for mobile homes assessed under IC 6-1.1-7 and January 1, 2019, for real property).**

# COUNTY TAX INFORMATION - 2021

STATE FORM 53569 (R20 / 1-21)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

**COUNTY: 90 - Wells**

**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2020 Payable 2021	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2021, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2021
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	



**SPRING AMOUNT DUE by May 10, 2021: \$ 168.92**

12995\*39\*\*G50\*\*1.018\*\*1/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573



Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2348

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2020 Payable 2021	<b>Late Payment Penalty:</b> 5% penalty after November 10, 2021, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 10, 2021
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	



**FALL AMOUNT DUE by November 10, 2021: \$ 158.92**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2348

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

Please fold on perforation BEFORE tearing

**COUNTY: 90 - Wells**

**TAXPAYERS' COPY - KEEP FOR YOUR RECORDS**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2020 Payable 2021	<b>DUE DATES</b> SPRING - May 10, 2021 FALL - November 10, 2021
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	

**DATE OF STATEMENT: 03/26/2021**

**TOTAL DUE FOR 20 PAY 21: \$327.84**

PROPERTY ADDRESS 900 N	
PROPERTY TYPE Real	TOWNSHIP Union
ACRES 27.5900	LIT 1% Rate 29.635000
	LIT Res Rate 12.773600

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$158.92	\$158.92
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment(OA)	\$10.00	\$0.00
Delinquent OA Tax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Adjustments	\$0.00	\$0.00
Amount Due	\$168.92	\$158.92
Payment Received	(\$0.00)	(\$0.00)
<b>Balance Due</b>	<b>\$168.92</b>	<b>\$158.92</b>

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573



# COUNTY TAX INFORMATION - 2021

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Ossian State Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Deductions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2020 pay 2021 taxes.

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3-22-21\_v4

### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2021

STATE FORM 53569 (R20 / 1-21)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property. Please note that local government unit annual budget notices are now available online at [www.budgetnotices.in.gov](http://www.budgetnotices.in.gov). Additional information for how to read your current tax bill can be located online at [www.in.gov/dlgf/8527.htm](http://www.in.gov/dlgf/8527.htm).

### TAXPAYER AND PROPERTY INFORMATION

<u>Taxpayer Name</u> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<u>Address</u> 900 N Markle IN 46770	<u>Date of Notice</u> 03/26/2021	<u>Parcel Number</u> 90-03-17-300-003.000-019	<u>Taxing District</u> 019 Union
<u>Legal Description</u> 17-28-11 27.59A PT E S .W.	<u>Billed Mortgage Company</u>	<u>Duplicate Number</u> 1602902	<u>Tax ID Number</u> 009-06196-00	<u>Property Type</u> Real



**Spring installment due on or before May 10, 2021 and Fall installment due on or before November 10, 2021.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2019 Pay 2020	2020 Pay 2021
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and farmland	\$30,700	\$25,200
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$30,700</b>	<b>\$25,200</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$30,700</b>	<b>\$25,200</b>
3a. Multiplied by your local tax rate	1.2347	1.2613
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$379.04</b>	<b>\$317.84</b>
4a. Minus local property tax credits	(\$0.00)	(\$0.00)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$379.04</b>	<b>\$317.84</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$614.00	\$504.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$33.46	\$26.38
<b>Maximum tax that may be imposed under cap</b>	<b>\$647.46</b>	<b>\$530.38</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2020	TAX RATE 2021	TAX AMOUNT 2020	TAX AMOUNT 2021	TAX DIFFERENCE 2020 - 2021	PERCENT DIFFERENCE
COUNTY	0.2467	0.2400	\$75.73	\$60.48	(\$15.25)	(20.14%)
LIBRARY	0.0754	0.0731	\$23.15	\$18.42	(\$4.73)	(20.43%)
SCHOOL	0.8462	0.8851	\$259.78	\$223.04	(\$36.74)	(14.14%)
SOLID WASTE	0.0075	0.0073	\$2.30	\$1.84	(\$0.46)	(20.00%)
TOWNSHIP	0.0589	0.0558	\$18.08	\$14.06	(\$4.02)	(22.23%)
<b>TOTAL</b>	<b>1.2347</b>	<b>1.2613</b>	<b>\$379.04</b>	<b>\$317.84</b>	<b>(\$61.20)</b>	<b>(16.15%)</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2020	2021	% Change
515 FLATCREEK	\$0.00	\$0.00	
548 FLAT CRK TRIB	\$10.00	\$10.00	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	
<b>TOTAL ADJUSTMENTS</b>	<b>\$10.00</b>	<b>\$10.00</b>	<b>0.0%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2020	2021

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.  
 2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/8789.htm](http://www.in.gov/dlgf/8789.htm).  
 3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

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# COUNTY TAX INFORMATION - 2021

STATE FORM 53569 (R20 / 1-21)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## **NOTICE OF PROPERTY TAX ASSESSMENTS**

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.  
**Date of Notice / Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.  
**Property Number (State / Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.  
**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## **TABLE 1: SUMMARY OF YOUR TAXES**

**Tax Summary** – The amounts involved with calculating your real estate property taxes.  
**Taxes 2019 Pay 2020** – The summary of calculations based on tax rates for taxes payable last year.  
**Taxes 2020 Pay 2021** – The summary of calculations based on this year's tax rates.  
**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

## **TABLE 2: PROPERTY TAX CAP INFORMATION**

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and farm land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## **TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY**

**Taxing Authority** – The name of the unit levying the taxes.  
**Tax Rate 2020** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2020.  
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**Tax Amount 2020** – The amount of taxes for this property allocated to each taxing authority for 2020.  
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**Tax Difference 2020-2021** – The difference in dollars between current taxes and prior year taxes for each taxing authority.  
**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## **TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY**

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.  
**Amount 2020** – The total amount of other charges added to your tax bill in 2020.  
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## **TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY**

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date. Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email auditor@wellscounty.org. Deductions documented in this bill can include, but are not limited to, the following:

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- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2)
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2020** – The amount deducted from your bill in 2020 for each benefit.  
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### **Homestead Credits**

*Wells County provides local property tax credits for certain taxpayers pursuant to IC 6-3.6-5 and/or 6-1.1-20.4. Taxpayers receiving a local property tax credit will see the credit amount in Box 4A on the Form TS-1A.*

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NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must:  
(1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal.

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**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2021, for mobile homes assessed under IC 6-1.1-7 and January 1, 2020, for real property).**

# COUNTY TAX INFORMATION - 2021

STATE FORM 53569 (R20 / 1-21)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

**COUNTY: 90 - Wells**

**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2020 Payable 2021	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2021, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2021
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**SPRING AMOUNT DUE by May 10, 2021: \$ 296.48**

12995\*39\*\*G50\*\*1.018\*\*5/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2348

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2020 Payable 2021	<b>Late Payment Penalty:</b> 5% penalty after November 10, 2021, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 10, 2021
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**FALL AMOUNT DUE by November 10, 2021: \$ 296.48**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2348

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**TAXPAYERS' COPY - KEEP FOR YOUR RECORDS**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2020 Payable 2021	<b>DUE DATES</b> SPRING - May 10, 2021 FALL - November 10, 2021
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		

**DATE OF STATEMENT: 03/26/2021**

**TOTAL DUE FOR 20 PAY 21: \$592.96**

PROPERTY ADDRESS 500 W	
PROPERTY TYPE Real	TOWNSHIP Union
ACRES 40.1920	LIT 1% Rate 29.635000
	LIT Res Rate 12.773600

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$282.53	\$282.53
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment(OA)	\$13.95	\$13.95
Delinquent OA Tax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Adjustments	\$0.00	\$0.00
Amount Due	\$296.48	\$296.48
Payment Received	(\$0.00)	(\$0.00)
<b>Balance Due</b>	<b>\$296.48</b>	<b>\$296.48</b>

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573



# COUNTY TAX INFORMATION - 2021

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Ossian State Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Deductions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2020 pay 2021 taxes.

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### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2021

STATE FORM 53569 (R20 / 1-21)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property. Please note that local government unit annual budget notices are now available online at [www.budgetnotices.in.gov](http://www.budgetnotices.in.gov). Additional information for how to read your current tax bill can be located online at [www.in.gov/dlgf/8527.htm](http://www.in.gov/dlgf/8527.htm).

### TAXPAYER AND PROPERTY INFORMATION

<u>Taxpayer Name</u> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<u>Address</u> 500 W Markle IN 46770	<u>Date of Notice</u> 03/26/2021	<u>Parcel Number</u> 90-03-17-300-004.000-019	<u>Taxing District</u> 019 Union
<u>Legal Description</u> 17-28-11 40.122 NWSW	<u>Billed Mortgage Company</u>	<u>Duplicate Number</u> 1602898	<u>Tax ID Number</u> 009-06196-01	<u>Property Type</u> Real



**Spring installment due on or before May 10, 2021 and Fall installment due on or before November 10, 2021.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2019 Pay 2020	2020 Pay 2021
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and farmland	\$54,600	\$44,800
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$54,600</b>	<b>\$44,800</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$54,600</b>	<b>\$44,800</b>
3a. Multiplied by your local tax rate	1.2347	1.2613
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$674.16</b>	<b>\$565.06</b>
4a. Minus local property tax credits	(\$0.00)	(\$0.00)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$674.16</b>	<b>\$565.06</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$1,092.00	\$896.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$59.51	\$46.91
<b>Maximum tax that may be imposed under cap</b>	<b>\$1,151.51</b>	<b>\$942.91</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2020	TAX RATE 2021	TAX AMOUNT 2020	TAX AMOUNT 2021	TAX DIFFERENCE 2020 - 2021	PERCENT DIFFERENCE
COUNTY	0.2467	0.2400	\$134.70	\$107.52	(\$27.18)	(20.18%)
LIBRARY	0.0754	0.0731	\$41.17	\$32.75	(\$8.42)	(20.45%)
SCHOOL	0.8462	0.8851	\$462.03	\$396.52	(\$65.51)	(14.18%)
SOLID WASTE	0.0075	0.0073	\$4.10	\$3.27	(\$0.83)	(20.24%)
TOWNSHIP	0.0589	0.0558	\$32.16	\$25.00	(\$7.16)	(22.26%)
<b>TOTAL</b>	<b>1.2347</b>	<b>1.2613</b>	<b>\$674.16</b>	<b>\$565.06</b>	<b>(\$109.10)</b>	<b>(16.18%)</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2020	2021	% Change
515 FLATCREEK	\$0.00	\$0.00	
548 FLAT CRK TRIB	\$27.90	\$27.90	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	
<b>TOTAL ADJUSTMENTS</b>	<b>\$27.90</b>	<b>\$27.90</b>	<b>0.0%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2020	2021

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.  
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# COUNTY TAX INFORMATION - 2021

STATE FORM 53569 (R20 / 1-21)  
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TREASURER FORM TS-1A  
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## **NOTICE OF PROPERTY TAX ASSESSMENTS**

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# COUNTY TAX INFORMATION - 2022

STATE FORM 53569 (R21 / 1-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

**COUNTY: 90 - Wells**

**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2021 Payable 2022	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2022, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2022
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	



**SPRING AMOUNT DUE by May 10, 2022: \$ 171.95**

14017\*41\*\*G50\*\*1.018\*\*1/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573



Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
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Bluffton IN 46714

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**COUNTY: 90 - Wells**

**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2021 Payable 2022	<b>Late Payment Penalty:</b> 5% penalty after November 10, 2022, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 12, 2022
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	



**FALL AMOUNT DUE by November 10, 2022: \$ 161.95**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**TAXPAYERS' COPY - KEEP FOR YOUR RECORDS**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2021 Payable 2022	<b>DUE DATES</b> <b>SPRING - May 10, 2022</b> <b>FALL - November 10, 2022</b>
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	

**DATE OF STATEMENT: 03/10/2022**

**TOTAL DUE FOR 21 PAY 22: \$333.90**

PROPERTY ADDRESS 900 N, Markle IN 46770		
PROPERTY TYPE Real	TOWNSHIP Union	
ACRES 27.5900	LIT 1% Rate 17.683900	LIT Res Rate 7.719400

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$161.95	\$161.95
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment(OA)	\$10.00	\$0.00
Delinquent OA Tax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Adjustments	\$0.00	\$0.00
<b>Amount Due</b>	<b>\$171.95</b>	<b>\$161.95</b>
Payment Received	(\$0.00)	(\$0.00)
<b>Balance Due</b>	<b>\$171.95</b>	<b>\$161.95</b>





# COUNTY TAX INFORMATION - 2022

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Farmers & Merchants Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Deductions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2021 pay 2022 taxes.

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### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2022

STATE FORM 53569 (R21 / 1-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE ICG-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: [www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101](http://www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101).

### TAXPAYER AND PROPERTY INFORMATION

<b>Taxpayer Name</b> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<b>Address</b> 900 N Markle IN 46770	<b>Date of Notice</b> 03/10/2022	<b>Parcel Number</b> 90-03-17-300-003.000-019	<b>Taxing District</b> 019 Union
<b>Legal Description</b> 17-28-11 27.59A PT E.S .W.	<b>Billed Mortgage Company</b>	<b>Duplicate Number</b> 1602902	<b>Tax ID Number</b> 009-06196-00	<b>Property Type</b> Real



**Spring installment due on or before May 10, 2022 and Fall installment due on or before November 10, 2022.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2020 Pay 2021	2021 Pay 2022
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and farmland	\$25,200	\$25,400
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$25,200</b>	<b>\$25,400</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$25,200</b>	<b>\$25,400</b>
3a. Multiplied by your local tax rate	1.2613	1.2752
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$317.84</b>	<b>\$323.90</b>
4a. Minus local property tax credits	(\$0.00)	(\$0.00)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$317.84</b>	<b>\$323.90</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$504.00	\$508.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$26.38	\$25.76
<b>Maximum tax that may be imposed under cap</b>	<b>\$530.38</b>	<b>\$533.76</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2021	TAX RATE 2022	TAX AMOUNT 2021	TAX AMOUNT 2022	TAX DIFFERENCE 2021 - 2022	PERCENT DIFFERENCE
COUNTY	0.2400	0.2576	\$60.48	\$65.43	\$4.95	8.18%
LIBRARY	0.0731	0.0743	\$18.42	\$18.87	\$0.45	2.44%
SCHOOL	0.8851	0.8851	\$223.04	\$224.82	\$1.78	0.80%
SOLID WASTE	0.0073	0.0073	\$1.84	\$1.85	\$0.01	0.54%
TOWNSHIP	0.0558	0.0509	\$14.06	\$12.93	(\$1.13)	(8.04%)
<b>TOTAL</b>	<b>1.2613</b>	<b>1.2752</b>	<b>\$317.84</b>	<b>\$323.90</b>	<b>\$6.06</b>	<b>1.91%</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2021	2022	% Change
515 FLATCREEK	\$0.00	\$0.00	0.00%
548 FLAT CRK TRIB	\$10.00	\$10.00	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	0.00%
<b>TOTAL ADJUSTMENTS</b>	<b>\$10.00</b>	<b>\$10.00</b>	<b>0.0%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2021	2022

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.

2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/referendum-information](http://www.in.gov/dlgf/referendum-information).

3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

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# COUNTY TAX INFORMATION - 2022

STATE FORM 53569 (R21 / 1-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## **NOTICE OF PROPERTY TAX ASSESSMENTS**

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.  
**Date of Notice / Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.  
**Property Number (State / Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.  
**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## **TABLE 1: SUMMARY OF YOUR TAXES**

**Tax Summary** – The amounts involved with calculating your real estate property taxes.  
**Taxes 2020 Pay 2021** – The summary of calculations based on tax rates for taxes payable last year.  
**Taxes 2021 Pay 2022** – The summary of calculations based on this year's tax rates.  
**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

## **TABLE 2: PROPERTY TAX CAP INFORMATION**

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and farm land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## **TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY**

**Taxing Authority** – The name of the unit levying the taxes.  
**Tax Rate 2021** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2021.  
**Tax Rate 2022** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.  
**Tax Amount 2021** – The amount of taxes for this property allocated to each taxing authority for 2021.  
**Tax Amount 2022** – The amount of taxes for this property allocated to each taxing authority for the current year.  
**Tax Difference 2021-2022** – The difference in dollars between current taxes and prior year taxes for each taxing authority.  
**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## **TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY**

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.  
**Amount 2021** – The total amount of other charges added to your tax bill in 2021.  
**Amount 2022** – The total amount of other charges added to your tax bill for the current year.

## **TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY**

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date. Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email [auditor@wellscounty.org](mailto:auditor@wellscounty.org). Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2)
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2021** – The amount deducted from your bill in 2021 for each benefit.  
**Amount 2022** – The amount deducted from your bill this year for each benefit.

### **Homestead Credits**

*Wells County provides local property tax credits for certain taxpayers pursuant to IC 6-3.6-5 and/or 6-1.1-20.4. Taxpayers receiving a local property tax credit will see the credit amount in Box 4A on the Form TS-1A.*

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (260) 824-6476 or visit <http://www.wellscounty.org>.

To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date of the required notice (Form 11).  
NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must:  
(1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal.

For further instructions on filing an appeal or correction of error, contact your assessor at (260) 824-6476.

**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2022, for mobile homes assessed under IC 6-1.1-7 and January 1, 2021, for real property).**

# COUNTY TAX INFORMATION - 2022

STATE FORM 53569 (R21 / 1-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

**COUNTY: 90 - Wells**

**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2021 Payable 2022	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2022, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2022
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**SPRING AMOUNT DUE by May 10, 2022: \$ 302.15**

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GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

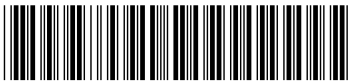
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**COUNTY: 90 - Wells**

**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2021 Payable 2022	<b>Late Payment Penalty:</b> 5% penalty after November 10, 2022, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 12, 2022
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**FALL AMOUNT DUE by November 10, 2022: \$ 302.15**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**TAXPAYERS' COPY - KEEP FOR YOUR RECORDS**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2021 Payable 2022	<b>DUE DATES</b> SPRING - May 10, 2022 FALL - November 10, 2022
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		

**DATE OF STATEMENT: 03/10/2022**

**TOTAL DUE FOR 21 PAY 22: \$604.30**

PROPERTY ADDRESS 500 W, Markle IN 46770		
PROPERTY TYPE Real	TOWNSHIP Union	
ACRES 40.1920	LIT 1% Rate 17.683900	LIT Res Rate 7.719400

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$288.20	\$288.20
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment(OA)	\$13.95	\$13.95
Delinquent OA Tax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Adjustments	\$0.00	\$0.00
<b>Amount Due</b>	<b>\$302.15</b>	<b>\$302.15</b>
Payment Received	(\$0.00)	(\$0.00)
<b>Balance Due</b>	<b>\$302.15</b>	<b>\$302.15</b>



# COUNTY TAX INFORMATION - 2022

## PAYMENT OPTIONS:

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Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Deductions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

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**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2021 pay 2022 taxes.

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### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2022

STATE FORM 53569 (R21 / 1-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE ICG-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: [www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101](http://www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101).

### TAXPAYER AND PROPERTY INFORMATION

<u>Taxpayer Name</u> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<u>Address</u> 500 W Markle IN 46770	<u>Date of Notice</u> 03/10/2022	<u>Parcel Number</u> 90-03-17-300-004.000-019	<u>Taxing District</u> 019 Union
<u>Legal Description</u> 17-28-11 40.122 NWSW	<u>Billed Mortgage Company</u>	<u>Duplicate Number</u> 1602898	<u>Tax ID Number</u> 009-06196-01	<u>Property Type</u> Real



**Spring installment due on or before May 10, 2022 and Fall installment due on or before November 10, 2022.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2020 Pay 2021	2021 Pay 2022
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and farmland	\$44,800	\$45,200
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$44,800</b>	<b>\$45,200</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$44,800</b>	<b>\$45,200</b>
3a. Multiplied by your local tax rate	1.2613	1.2752
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$565.06</b>	<b>\$576.40</b>
4a. Minus local property tax credits	(\$0.00)	(\$0.00)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$565.06</b>	<b>\$576.40</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$896.00	\$904.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$46.91	\$45.83
<b>Maximum tax that may be imposed under cap</b>	<b>\$942.91</b>	<b>\$949.83</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2021	TAX RATE 2022	TAX AMOUNT 2021	TAX AMOUNT 2022	TAX DIFFERENCE 2021 - 2022	PERCENT DIFFERENCE
COUNTY	0.2400	0.2576	\$107.52	\$116.44	\$8.92	8.30%
LIBRARY	0.0731	0.0743	\$32.75	\$33.58	\$0.83	2.53%
SCHOOL	0.8851	0.8851	\$396.52	\$400.07	\$3.55	0.90%
SOLID WASTE	0.0073	0.0073	\$3.27	\$3.30	\$0.03	0.92%
TOWNSHIP	0.0558	0.0509	\$25.00	\$23.01	(\$1.99)	(7.96%)
<b>TOTAL</b>	<b>1.2613</b>	<b>1.2752</b>	<b>\$565.06</b>	<b>\$576.40</b>	<b>\$11.34</b>	<b>2.01%</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2021	2022	% Change
515 FLATCREEK	\$0.00	\$0.00	0.00%
548 FLAT CRK TRIB	\$27.90	\$27.90	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	0.00%
<b>TOTAL ADJUSTMENTS</b>	<b>\$27.90</b>	<b>\$27.90</b>	<b>0.0%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2021	2022

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.

2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/referendum-information](http://www.in.gov/dlgf/referendum-information).

3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

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# COUNTY TAX INFORMATION - 2022

STATE FORM 53569 (R21 / 1-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2021

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## **NOTICE OF PROPERTY TAX ASSESSMENTS**

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.  
**Date of Notice / Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.  
**Property Number (State / Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.  
**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## **TABLE 1: SUMMARY OF YOUR TAXES**

**Tax Summary** – The amounts involved with calculating your real estate property taxes.  
**Taxes 2020 Pay 2021** – The summary of calculations based on tax rates for taxes payable last year.  
**Taxes 2021 Pay 2022** – The summary of calculations based on this year's tax rates.  
**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

## **TABLE 2: PROPERTY TAX CAP INFORMATION**

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and farm land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## **TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY**

**Taxing Authority** – The name of the unit levying the taxes.  
**Tax Rate 2021** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2021.  
**Tax Rate 2022** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.  
**Tax Amount 2021** – The amount of taxes for this property allocated to each taxing authority for 2021.  
**Tax Amount 2022** – The amount of taxes for this property allocated to each taxing authority for the current year.  
**Tax Difference 2021-2022** – The difference in dollars between current taxes and prior year taxes for each taxing authority.  
**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## **TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY**

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.  
**Amount 2021** – The total amount of other charges added to your tax bill in 2021.  
**Amount 2022** – The total amount of other charges added to your tax bill for the current year.

## **TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY**

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date. Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email [auditor@wellscounty.org](mailto:auditor@wellscounty.org). Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2)
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2021** – The amount deducted from your bill in 2021 for each benefit.  
**Amount 2022** – The amount deducted from your bill this year for each benefit.

### **Homestead Credits**

*Wells County provides local property tax credits for certain taxpayers pursuant to IC 6-3.6-5 and/or 6-1.1-20.4. Taxpayers receiving a local property tax credit will see the credit amount in Box 4A on the Form TS-1A.*

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (260) 824-6476 or visit <http://www.wellscounty.org>.

To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date of the required notice (Form 11).  
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**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2022, for mobile homes assessed under IC 6-1.1-7 and January 1, 2021, for real property).**

# COUNTY TAX INFORMATION - 2023

STATE FORM 53569 (R23 / 12-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2022

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

**COUNTY: 90 - Wells**

**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2022 Payable 2023	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2023, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2023
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	



**SPRING AMOUNT DUE**  
by May 10, 2023:

**\$ 190.28**

13622\*40\*\*G50\*\*1.018\*\*1/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573



Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

Please fold on perforation BEFORE tearing

2-9-23\_v2

**COUNTY: 90 - Wells**

**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2022 Payable 2023	<b>Late Payment Penalty:</b> 5% penalty after November 13, 2023, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 13, 2023
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	



**FALL AMOUNT DUE**  
by November 13, 2023:

**\$ 180.28**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

**Remit Payment and Make Check Payable to:**  
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Bluffton IN 46714

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**COUNTY: 90 - Wells**

**TAXPAYERS' COPY - KEEP FOR YOUR RECORDS**

PARCEL NUMBER 90-03-17-300-003.000-019	DUPLICATE NUMBER 1602902	TAX YEAR 2022 Payable 2023	<b>DUE DATES</b> <b>SPRING - May 10, 2023</b> <b>FALL - November 13, 2023</b>
TAXING UNIT NAME Union	17-28-11 27.59A	LEGAL DESCRIPTION PT E.S.W.	

**DATE OF STATEMENT: 03/09/2023**

**TOTAL DUE FOR 22 PAY 23: \$370.56**

PROPERTY ADDRESS 900 N, Markle IN 46770		
PROPERTY TYPE Real	TOWNSHIP Union	
ACRES 27.5900	LIT 1% Rate 17.470800	LIT 2% Rate 4.751800

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$180.28	\$180.28
Delinquent Tax	\$323.90	\$0.00
Delinquent Penalty	\$32.40	\$0.00
Other Assessment(OA)	\$10.00	\$0.00
Delinquent OA Tax	\$10.00	\$0.00
Delinquent OA Penalty	\$1.00	\$0.00
Fees	\$0.00	\$0.00
Adjustments	\$0.00	\$0.00
<b>Amount Due</b>	<b>\$557.58</b>	<b>\$180.28</b>
Payment Received	(\$367.30)	(\$0.00)
<b>Balance Due</b>	<b>\$190.28</b>	<b>\$180.28</b>



# COUNTY TAX INFORMATION - 2023

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Farmers & Merchants Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Deductions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2022 pay 2023 taxes.

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Please fold on perforation BEFORE tearing

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### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2023

STATE FORM 53569 (R23 / 12-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2022

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and agricultural land, and 3% for all other property. The Mortgage Deduction will no longer apply to tax bills beginning with 2023 Pay 2024. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: [www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101](http://www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101).

### TAXPAYER AND PROPERTY INFORMATION

<b>Taxpayer Name</b> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<b>Address</b> 900 N Markle IN 46770	<b>Date of Notice</b> 03/09/2023	<b>Parcel Number</b> 90-03-17-300-003.000-019	<b>Taxing District</b> 019 Union
<b>Legal Description</b> 17-28-11 27.59A PT E.S.W.	<b>Billed Mortgage Company</b> Wells Fargo RE Tax Service	<b>Duplicate Number</b> 1602902	<b>Tax ID Number</b> 009-06196-00	<b>Property Type</b> Real



Spring installment due on or before May 10, 2023, and Fall installment due on or before November 13, 2023.

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2021 Pay 2022	2022 Pay 2023
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and agricultural land	\$25,400	\$29,500
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$25,400</b>	<b>\$29,500</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$25,400</b>	<b>\$29,500</b>
3a. Multiplied by your local tax rate	1.2752	1.2789
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$323.90</b>	<b>\$377.28</b>
4a. Minus local property tax credits	(\$0.00)	(\$16.72)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$323.90</b>	<b>\$360.56</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$508.00	\$590.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$25.76	\$25.31
<b>Maximum tax that may be imposed under cap</b>	<b>\$533.76</b>	<b>\$615.31</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2022	TAX RATE 2023	TAX AMOUNT 2022	TAX AMOUNT 2023	TAX DIFFERENCE 2022 - 2023	PERCENT DIFFERENCE
COUNTY	0.2576	0.2597	\$65.43	\$76.61	\$11.18	17.09%
LIBRARY	0.0743	0.0687	\$18.87	\$20.27	\$1.40	7.42%
SCHOOL	0.8851	0.8967	\$224.82	\$264.52	\$39.70	17.66%
SOLID WASTE	0.0073	0.0069	\$1.85	\$2.04	\$0.19	10.27%
TOWNSHIP	0.0509	0.0469	\$12.93	\$13.84	\$0.91	7.04%
<b>TOTAL</b>	<b>1.2752</b>	<b>1.2789</b>	<b>\$323.90</b>	<b>\$377.28</b>	<b>\$53.38</b>	<b>16.48%</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2022	2023	% Change
515 FLATCREEK	\$0.00	\$0.00	0.00%
548 FLAT CRK TRIB	\$10.00	\$10.00	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	0.00%
<b>TOTAL ADJUSTMENTS</b>	<b>\$10.00</b>	<b>\$10.00</b>	<b>0.0%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2022	2023

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.  
 2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/referendum-information](http://www.in.gov/dlgf/referendum-information).  
 3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.  
 2-9-23.v2 13622 2/4

# COUNTY TAX INFORMATION - 2023

STATE FORM 53569 (R23 / 12-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2022

TREASURER FORMTS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## NOTICE OF PROPERTY TAX ASSESSMENTS

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.

**Date of Notice/Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

**Property Number (State/Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.

**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## TABLE 1: SUMMARY OF YOUR TAXES

**Tax Summary** – The amounts involved with calculating your real estate property taxes.

**Taxes 2021 Pay 2022** – The summary of calculations based on tax rates for taxes payable last year.

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- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
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## TABLE 2: PROPERTY TAX CAP INFORMATION

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and agricultural land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

**Taxing Authority** – The name of the unit levying the taxes.

**Tax Rate 2022** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2022.

**Tax Rate 2023** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

**Tax Amount 2022** – The amount of taxes for this property allocated to each taxing authority for 2022.

**Tax Amount 2023** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2022-2023** – The difference in dollars between current taxes and prior year taxes for each taxing authority.

**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.

**Amount 2022** – The total amount of other charges added to your tax bill in 2022.

**Amount 2023** – The total amount of other charges added to your tax bill for the current year.

## TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email [auditor@wellscounty.org](mailto:auditor@wellscounty.org).

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**Amount 2022** – The amount deducted from your bill in 2022 for each benefit.

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Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2023, for mobile homes assessed under IC 6-1.1-7 and January 1, 2022, for real property).



# COUNTY TAX INFORMATION - 2023

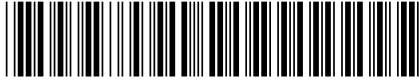
STATE FORM 53569 (R23 / 12-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2022

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

**COUNTY: 90 - Wells**

**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2022 Payable 2023	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2023, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2023
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**SPRING AMOUNT DUE**  
by May 10, 2023:

**\$ 334.78**

13622\*40\*\*G50\*\*1.018\*\*5/8\*\*\*\*\*AUTOALL FOR AADC 467  
GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

**Remit Payment and Make Check Payable to:**  
Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2022 Payable 2023	<b>Late Payment Penalty:</b> 5% penalty after November 13, 2023, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 13, 2023
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		



**FALL AMOUNT DUE**  
by November 13, 2023:

**\$ 334.78**

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

Office Phone: (260)824-6512  
Pay online at: [www.wellscounty.org](http://www.wellscounty.org)  
Pay by phone: (877) 690-3729 Jurisdiction Code: 2438

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Wells County Treasurer  
102 W Market, Suite 204  
Bluffton IN 46714

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**COUNTY: 90 - Wells**

**TAXPAYERS' COPY - KEEP FOR YOUR RECORDS**

PARCEL NUMBER 90-03-17-300-004.000-019	DUPLICATE NUMBER 1602898	TAX YEAR 2022 Payable 2023	<b>DUE DATES</b> <b>SPRING - May 10, 2023</b> <b>FALL - November 13, 2023</b>
TAXING UNIT NAME Union	LEGAL DESCRIPTION 17-28-11 40.122 NWSW		

**DATE OF STATEMENT: 03/09/2023**

**TOTAL DUE FOR 22 PAY 23: \$669.56**

PROPERTY ADDRESS 500 W, Markle IN 46770		
PROPERTY TYPE Real	TOWNSHIP Union	
ACRES 40.1920	LIT 1% Rate 17.470800	LIT 2% Rate 4.751800

GILBERT, KEITH L  
1327 LAKELAND CV  
FORT WAYNE IN 46825-3573

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$320.83	\$320.83
Delinquent Tax	\$576.40	\$0.00
Delinquent Penalty	\$57.64	\$0.00
Other Assessment(OA)	\$13.95	\$13.95
Delinquent OA Tax	\$27.90	\$0.00
Delinquent OA Penalty	\$2.80	\$0.00
Fees	\$0.00	\$0.00
Adjustments	\$0.00	\$0.00
<b>Amount Due</b>	<b>\$999.52</b>	<b>\$334.78</b>
Payment Received	(\$664.74)	(\$0.00)
<b>Balance Due</b>	<b>\$334.78</b>	<b>\$334.78</b>



# COUNTY TAX INFORMATION - 2023

## PAYMENT OPTIONS:

Pay in person: Bring property tax bill to the Treasurer's office – Hours 8 AM to 4:30 PM Monday-Friday.

Pay by mail: Send property tax bill with your payment to Wells County Treasurer, 102 W. Market St., Suite 204, Bluffton, IN 46714. If a receipt is requested, enclose a self-addressed, stamped envelope.

Pay at the following local banks: First Bank of Berne, Farmers & Merchants Bank, First Merchants Bank or 1<sup>st</sup> Source Bank.

Pay Online: Visit [www.wellscounty.org](http://www.wellscounty.org) for electronic billing. Fees will apply.

Pay by Phone: Call toll-free 1(877) 690-3729 and use Jurisdiction Code: 2438

**IMPORTANT NOTICE:** If your property tax is not escrowed or you paid off your mortgage, pay from this bill!

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## WHO DO I CONTACT WITH QUESTIONS

Tax Payments	Treasurer	(260) 824-6512
Deductions & Rates, Address Changes	Auditor	(260) 824-6470
Assessments	Assessor	(260) 824-6476

Payment is considered on time when postmarked on or before the installment due date by the U.S. Post Office. Failure to receive a tax statement does not relieve taxpayer of the responsibility for payments and penalties when delinquent.

**NOTICE:** This tax bill is the only notice you will receive for payment of both installments for your 2022 pay 2023 taxes.

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### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION - 2023

STATE FORM 53569 (R23 / 12-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2022

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and agricultural land, and 3% for all other property. The Mortgage Deduction will no longer apply to tax bills beginning with 2023 Pay 2024. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: [www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101](http://www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101).

### TAXPAYER AND PROPERTY INFORMATION

<u>Taxpayer Name</u> Gilbert, Keith L 1327 Lakeland Cove Fort Wayne IN 46825	<u>Address</u> 500 W Markle IN 46770	<u>Date of Notice</u> 03/09/2023	<u>Parcel Number</u> 90-03-17-300-004.000-019	<u>Taxing District</u> 019 Union
<u>Legal Description</u> 17-28-11 40.122 NWSW	<u>Billed Mortgage Company</u>	<u>Duplicate Number</u> 1602898	<u>Tax ID Number</u> 009-06196-01	<u>Property Type</u> Real



Spring installment due on or before May 10, 2023, and Fall installment due on or before November 13, 2023.

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2021 Pay 2022	2022 Pay 2023
1a. Gross assessed value of homestead property	\$0	\$0
1b. Gross assessed value of other residential property and agricultural land	\$45,200	\$52,500
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$45,200</b>	<b>\$52,500</b>
2a. Minus deductions (see Table 5 below)	\$0	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$45,200</b>	<b>\$52,500</b>
3a. Multiplied by your local tax rate	1.2752	1.2789
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$576.40</b>	<b>\$671.42</b>
4a. Minus local property tax credits	(\$0.00)	(\$29.76)
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	(\$0.00)	(\$0.00)
4c. Minus savings due to over 65 circuit breaker credit	(\$0.00)	(\$0.00)
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$576.40</b>	<b>\$641.66</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) <sup>1</sup>	\$904.00	\$1,050.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$45.83	\$45.04
<b>Maximum tax that may be imposed under cap</b>	<b>\$949.83</b>	<b>\$1,095.04</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2022	TAX RATE 2023	TAX AMOUNT 2022	TAX AMOUNT 2023	TAX DIFFERENCE 2022 - 2023	PERCENT DIFFERENCE
COUNTY	0.2576	0.2597	\$116.44	\$136.34	\$19.90	17.09%
LIBRARY	0.0743	0.0687	\$33.58	\$36.07	\$2.49	7.42%
SCHOOL	0.8851	0.8967	\$400.07	\$470.77	\$70.70	17.67%
SOLID WASTE	0.0073	0.0069	\$3.30	\$3.62	\$0.32	9.70%
TOWNSHIP	0.0509	0.0469	\$23.01	\$24.62	\$1.61	7.00%
<b>TOTAL</b>	<b>1.2752</b>	<b>1.2789</b>	<b>\$576.40</b>	<b>\$671.42</b>	<b>\$95.02</b>	<b>16.49%</b>

### TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2022	2023	% Change
515 FLATCREEK	\$0.00	\$0.00	0.00%
548 FLAT CRK TRIB	\$27.90	\$27.90	0.0%
570 LITTLE RIVER	\$0.00	\$0.00	0.00%
<b>TOTAL ADJUSTMENTS</b>	<b>\$27.90</b>	<b>\$27.90</b>	<b>0.0%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>3</sup>

TYPE OF DEDUCTION	2022	2023

1. The property tax cap is calculated separately for each class of property owned by the taxpayer.  
 2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/referendum-information](http://www.in.gov/dlgf/referendum-information).  
 3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.  
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# COUNTY TAX INFORMATION - 2023

STATE FORM 53569 (R23 / 12-22)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2022

TREASURER FORM TS-1A  
PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1

## NOTICE OF PROPERTY TAX ASSESSMENTS

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.

**Date of Notice/Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

**Property Number (State/Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.

**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

## TABLE 1: SUMMARY OF YOUR TAXES

**Tax Summary** – The amounts involved with calculating your real estate property taxes.

**Taxes 2021 Pay 2022** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2022 Pay 2023** – The summary of calculations based on this year's tax rates.

**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

## TABLE 2: PROPERTY TAX CAP INFORMATION

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and agricultural land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

## TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

**Taxing Authority** – The name of the unit levying the taxes.

**Tax Rate 2022** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2022.

**Tax Rate 2023** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

**Tax Amount 2022** – The amount of taxes for this property allocated to each taxing authority for 2022.

**Tax Amount 2023** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2022-2023** – The difference in dollars between current taxes and prior year taxes for each taxing authority.

**Percent Difference** – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

## TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.

**Amount 2022** – The total amount of other charges added to your tax bill in 2022.

**Amount 2023** – The total amount of other charges added to your tax bill for the current year.

## TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (260) 824-6470 or email [auditor@wellscounty.org](mailto:auditor@wellscounty.org).

Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2) [Deduction will no longer apply to tax bills beginning with 2023 Pay 2024]
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2022** – The amount deducted from your bill in 2022 for each benefit.

**Amount 2023** – The amount deducted from your bill this year for each benefit.

### Homestead Credits

*Wells County provides local property tax credits for certain taxpayers pursuant to IC 6-3.6-5 and/or 6-1.1-20.4.  
Taxpayers receiving a local property tax credit will see the credit amount in Box 4A on the Form TS-1A.*

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (260) 824-6476 or visit <http://www.wellscounty.org>.

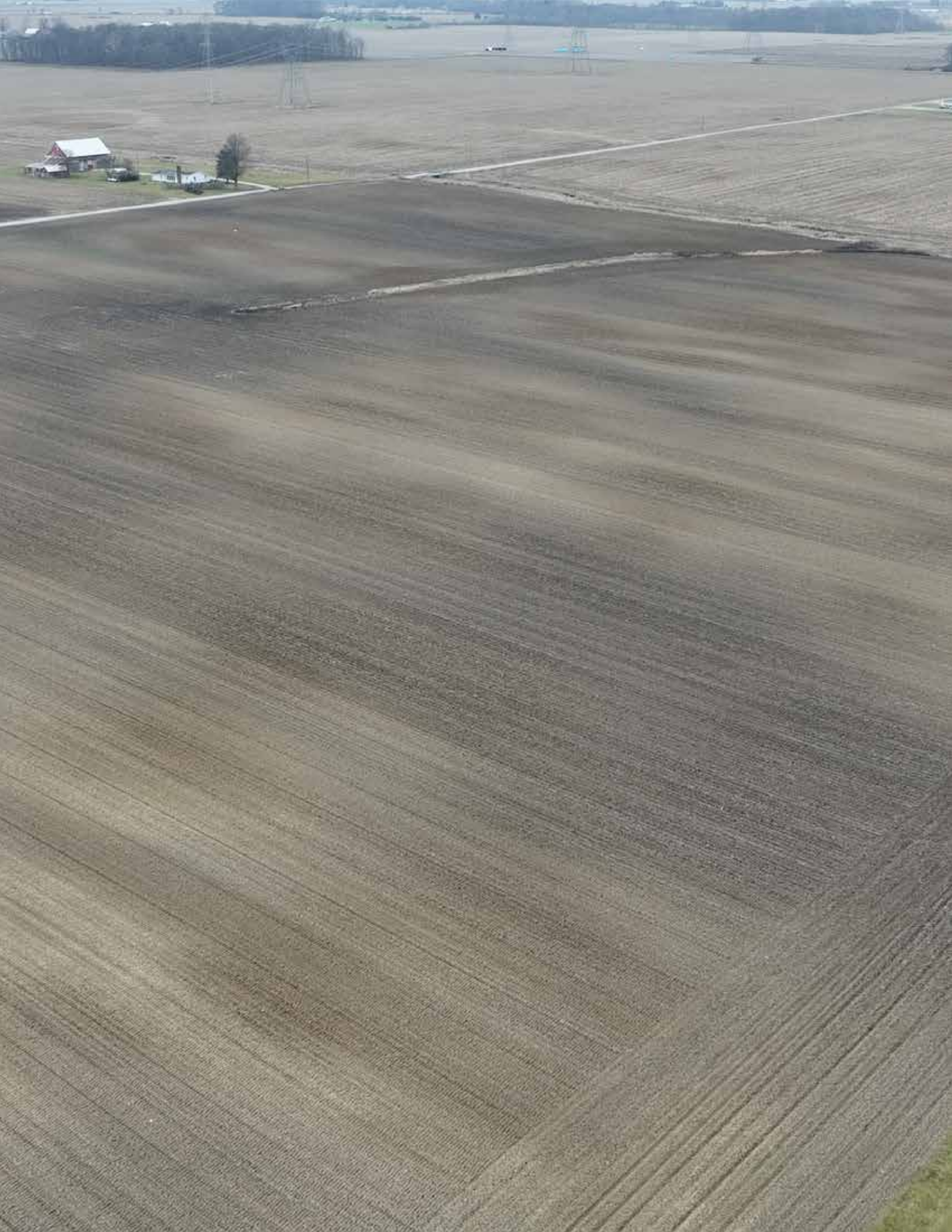
To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date of the required notice (Form 11).

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must: (1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal.

For further instructions on filing an appeal or correction of error, contact your assessor at (260) 824-6476.

Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2023, for mobile homes assessed under IC 6-1.1-7 and January 1, 2022, for real property).







# PRELIMINARY TITLE

# PRELIMINARY TITLE

## COMMITMENT FOR TITLE INSURANCE

Issued By

COMMITMENT JACKET



### Agents National Title Insurance

Agents National Title Insurance Company

1207 West Broadway Suite C

Columbia, MO 65203

Phone 866-483-2763

Fax 573-442-3927

www.agentstitle.com

### NOTICE

**IMPORTANT—READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, *Agents National Title Insurance Company*, a Missouri corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 60 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

### COMMITMENT CONDITIONS

#### 1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.

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# PRELIMINARY TITLE

- (c) “Mortgage”: A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
  - (d) “Policy”: Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
  - (e) “Proposed Insured”: Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - (f) “Proposed Policy Amount”: Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
  - (g) “Public Records”: Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
  - (h) “Title”: The estate or interest described in Schedule A.
2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company’s liability and obligation end.
3. The Company’s liability and obligation is limited by and this Commitment is not valid without:
- (a) the Notice;
  - (b) the Commitment to Issue Policy;
  - (c) the Commitment Conditions;
  - (d) Schedule A;
  - (e) Schedule B, Part I—Requirements;
  - (f) Schedule B, Part II—Exceptions; and
  - (g) a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY’S RIGHT TO AMEND**  
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.
5. **LIMITATIONS OF LIABILITY**
- (a) The Company’s liability under Commitment Condition 4 is limited to the Proposed Insured’s actual expense incurred in the interval between the Company’s delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured’s good faith reliance to:
    - (i) comply with the Schedule B, Part I—Requirements;
    - (ii) eliminate, with the Company’s written consent, any Schedule B, Part II—Exceptions; or
    - (iii) acquire the Title or create the Mortgage covered by this Commitment.
  - (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
  - (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
  - (d) The Company’s liability shall not exceed the lesser of the Proposed Insured’s actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
  - (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
  - (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I – Requirements have been met to the satisfaction of the Company.
  - (g) In any event, the Company’s liability is limited by the terms and provisions of the Policy.

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# PRELIMINARY TITLE

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

IN WITNESS WHEREOF, AGENTS NATIONAL TITLE INSURANCE COMPANY has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the Commitment to become valid when countersigned by an authorized officer or agent, of the Company.



Attest:

David Townsend, President

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# PRELIMINARY TITLE



**ALTA COMMITMENT FOR TITLE INSURANCE**  
issued by  
**AGENTS NATIONAL TITLE INSURANCE COMPANY**

## NOTICE

**IMPORTANT – READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

## COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I – Requirements; Schedule B, Part II – Exceptions; and the Commitment Conditions, Agents National Title Insurance Company, a(n) Missouri corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I – Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Agents National 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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# PRELIMINARY TITLE

- system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
  - j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I – Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- a. the Notice;
  - b. the Commitment to Issue Policy;
  - c. the Commitment Conditions;
  - d. Schedule A;
  - e. Schedule B, Part I – Requirements;
  - f. Schedule B, Part II – Exceptions; and
  - g. a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY'S RIGHT TO AMEND**  
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.
5. **LIMITATIONS OF LIABILITY**
- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
    - i. comply with the Schedule B, Part I – Requirements;
    - ii. eliminate, with the Company's written consent, any Schedule B, Part II – Exceptions; or
    - iii. acquire the Title or create the Mortgage covered by this Commitment.
  - b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
  - c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
  - d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
  - e. The Company is not liable for the content of the Transaction Identification Data, if any.
  - f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I – Requirements have been met to the satisfaction of the Company.
  - g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.
6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**
- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
  - b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
  - c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
  - d. The deletion or modification of any Schedule B, Part II – Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.

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# PRELIMINARY TITLE

American Land Title Association

Commitment for Title Insurance  
2021 v. 01.00 (07-01-2021)

- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
  - f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
7. **IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT**  
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.
8. **PRO-FORMA POLICY**  
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
9. **CLAIMS PROCEDURES**  
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
10. **CLASS ACTION**  
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.
11. **ARBITRATION**  
The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

**AGENTS NATIONAL TITLE INSURANCE COMPANY**  
1207 West Broadway Ste C, Columbia, MO 65203



By:   
David Townsend, President

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# PRELIMINARY TITLE

American Land Title Association

Commitment for Title Insurance  
2021 v. 01.00 (07-01-2021)

**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

Issuing Agent: Wells County Land Title Co Inc  
Issuing Office: 116 South Main Street  
Bluffton, IN 46714  
Issuing Office's ALTA® Registry ID: 1122133  
Loan ID Number:  
Commitment Number: 23-178  
Issuing Office File Number: 23-178  
Property Address: 900 N, Markle, IN 46770 and 500 W, Markle, IN 46770  
Revision Number:

## SCHEDULE A

1. Commitment Date: December 27, 2023 8:00 AM
2. Policy to be issued:
  - (a) 2021 ALTA Owner's Policy  
Proposed Insured:  
Proposed Amount of Insurance: **\$0**
3. The estate or interest in the Land at the Commitment Date is:  
Property 1: fee simple  
Property 2: fee simple
4. The Title is, at the Commitment Date, vested in:  
Property1: Keith L. Gilbert by warranty deed from Barbara A. Gilbert dated 04/06/2016 and recorded with Wells County Recording Office on 04/19/2016 in Book 156, Page 4.  
Property2: Keith L. Gilbert by deed from Grantor recorded with Wells County Recording Office.
5. The land is described as follows:  
The land is described as set forth in Exhibit A attached hereto and made a part hereof.

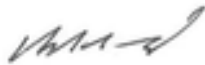
**WELLS COUNTY LAND TITLE CO INC**  
116 South Main Street, Bluffton, IN 46714  
Telephone: (260) 824-5263

**AGENTS NATIONAL TITLE INSURANCE COMPANY**  
1207 West Broadway Ste C, Columbia, MO 65203

Countersigned by:

Madeline Krill  
Wells County Land Title Co Inc, License #547700



  
By: \_\_\_\_\_  
David Townsend, President

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# PRELIMINARY TITLE

## 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.
5. Warranty Deed from Keith L. Gilbert to [buyer].

PRELIMINARY

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# PRELIMINARY TITLE

## SCHEDULE B, PART II – Exceptions

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

The Policy will not insure against loss or damage resulting from the terms and conditions 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. Rights or claims of parties in possession not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
4. Easements, or claims of easements, not shown by the Public Records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes or special assessments which are not shown as existing liens by the public records.
7. All taxes for the year 2023 and subsequent years, not yet due and payable.
8. Parcel 1:  
Taxes for the year 2022 and thereafter.  
Assessed in the names of: Gilbert, Keith L.  
Parcel No. 90-03-17-300-003.000-019  
Assessed Valuations: Land- \$29,500; Improvements- \$0; Exemptions- \$0.  
Spring 2022 taxes payable 2023 of \$180.28 paid; Fall 2022 taxes payable 2023 of \$180.28 paid. Taxes for the year 2023 payable 2024 are now a lien not yet due and payable.  
Ditch Assessment in the name of Flat Creek in the amount of \$10.00 paid.  
  
Parcel 2:  
Taxes for the year 2022 and thereafter.  
Assessed in the names of: Gilbert, Keith L.  
Parcel No. 90-03-17-300-004.000-019  
Assessed Valuations: Land- \$52,500; Improvements- \$0; Exemptions- \$0.  
Spring 2022 taxes payable 2023 of \$320.83 paid; Fall 2022 taxes payable 2023 of \$320.83 paid. Taxes for the year 2023 payable 2024 are now a lien not yet due and payable.  
Ditch Assessment in the name of Flat Creek in the amount of \$27.90 paid.
9. Any lease, grants, exceptions or reservations of minerals or mineral rights appearing in the public records.
10. Loss or damage arising out of irregularities in the electronic records in the Wells County Recorder's Office.

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# PRELIMINARY TITLE

11. The address listed in this Commitment is for informational purposes only. This title insurance commitment only applies to the legal description listed with Schedule C.
12. A Judgment Search was made in the names of Keith L Gilbert and no unreleased judgments were found.
13. NOTE: Acreage provided is for information purpose only. This commitment should not be construed as insuring the amount of acreage.

PRELIMINARY

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# PRELIMINARY TITLE

## EXHIBIT "A"

The Land referred to herein below is situated in the County of Wells, State of Indiana, and is described as follows:

### Property 1

Part of the Southeast Quarter of the Southwest Quarter of Section 17, Township 28 North, Range 11 East, Union Township, Wells County, Indiana, described as follows:

Starting at the Southwest corner of said Southwest Quarter found per record witness; thence Easterly, 1523.36 feet along the South line of said Southwest Quarter to the Southeast Corner of the 3.14 acre tract described in Deed Record 150 Page 849 which shall be the place of beginning; thence Northeasterly, deflecting left 73 degrees 13 minutes 41 seconds, 1367.89 feet along the East line of said 3.14 acre tract, the East line of the 2.32 acre tract described in Deed Record 155 Page 182 and the East line of the 3.50 acre tract described in Deed Record 149 Page 551 to the North line of the Southeast Quarter of said Southwest Quarter; thence Easterly, deflecting right 73 degrees 23 minutes 53 seconds, 680.39 feet along said North line to the Northeast corner of the Southeast Quarter of said Southwest Quarter; thence Southerly, deflecting right 86 degrees 54 minutes 19 seconds, 1309.39 feet along the East line of said Southwest Quarter to the Southeast corner of said Southwest Quarter found per record witness; thence Westerly, with an included angle of 87 degrees 04 minutes 31 seconds, 1141.92 feet along the South line of said Southwest Quarter to the place of beginning, containing 27.38 acres more or less.

SUBJECT to: the Right-of-way of Marzane Road, County Road 900 North, a legal open drain known as the "Flat Creek" and rights-of- way and easements of record.

### Property 2

The Northwest Quarter of the Southwest Quarter of Section 17, Township 28 North, Range 11 East, Wells County, Indiana, more particularly described as follows, to-wit: Beginning at the Northwest corner of said Southwest Quarter; thence S 02°-56'-40"E, (bearings in this description are based on an assumed bearing of S 90°-00'W from the South line of said Southwest Quarter), on and along the West line of said Southwest Quarter, being within the right-of-way of County Road #500W, a distance of 1317.55 feet to the Southwest corner of the Northwest Quarter of said Southwest Quarter; thence N 89°-58'E, on and along the South line of said Northwest Quarter, a distance of 1332.3 feet to the Southeast corner of said Northwest Quarter; thence N 02°-56'W, on and along the East line of said Northwest Quarter, a distance of 1309.2 feet to the Northeast corner of said Northwest Quarter; thence N 89°-40'-30"W, on and along the North line of said Southwest Quarter, a distance of 1333.0 feet to the point of beginning, containing 40.122 acres of land, subject to legal right-of-way for County Road #500W and subject to all easements of record.

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# PRELIMINARY TITLE

Rev. 12/21

FACTS	WHAT DOES AGENTS NATIONAL TITLE INSURANCE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Your privacy is important to us. We have developed this policy to describe how we collect, use, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Information we receive from you, your representatives, or other parties related to your application for insurance. This may include your social security number, name, address, financial account numbers, driver's license number, or other unique identifiers.</li> <li>• Information about your transactions with us, including information related to your insurance claims</li> <li>• Information from government entities, public records and other third-party sources</li> </ul> <p>When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Agents National Title Insurance chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Agents National Title Insurance share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to provide our services and products to you, to respond to your requests and inquiries, to comply with the law and industry standards, to respond to court orders and legal investigations, or to detect or prevent fraud	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share
Questions	Call toll free at (866) 483-2763 or <a href="mailto:privacy@incenterms.com">privacy@incenterms.com</a> .	

# PRELIMINARY TITLE

Page 2

<b>Who we are</b>	
Who is providing this notice?	Agents National Title Insurance
<b>What we do</b>	
<b>How does Agents National Title Insurance protect my information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Agents National Title Insurance collect my personal information?</b>	<p>We collect your personal information, for example:</p> <ul style="list-style-type: none"> <li>• When you interact with us directly or through your attorney, agent, or representative</li> <li>• When you make a claim against your insurance policy</li> <li>• When we receive it from other entities, such as government entities or public records providers.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include financial companies such as <i>Boston National Title Agency, LLC, companies with BNT in the name, The Closer, and Companies with Incenter in the Name.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Agents National Title Insurance does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Agents National Title Insurance doesn't jointly market.</i></li> </ul>
<b>Other Important Information</b>	
<p><b>For Vermont Residents:</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found on our website or by calling 1-(866) 483-2763.</p>	

# PRELIMINARY TITLE



116 S. Main St.  
Bluffton, IN 46714  
260-824-5263 P | 260-824-4551 F

## PRIVACY POLICY

Title Companies, like other professionals who provide real estate settlement services, are now required by Federal law to inform their clients (customers) of their policies regarding privacy of client information.

We maintain every effort to ensure that unauthorized parties have no access to your information. We do not share information about you or your transaction with ANDREWS & CRELL, P.C. unless they are providing legal services associated with your file, and then only such information as is necessary is provided to them so that they may render services to you. (ANDREWS & CRELL, P.C. is bound by rules of professional conduct which prohibit them from disclosing any information that they acquire as part of their representation of a client.)

### Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as your personal financial information, your name, address, telephone number, or social security;
- Information about your transactions with us, or others. We receive this information from your lender, accountant, attorney, real estate broker, etc.;
- Information we receive about you that is obtained by us with your authorization; and
- Information from public records.

### Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice to people outside our firm except as agreed to by you or as required or permitted by law. We restrict access to nonpublic personal information about you to people in our firm who need to know that information to provide products or services to you or requested by you or your Lender. We also provide information on a regular basis to our underwriter, AGENTS NATIONAL TITLE INSURANCE COMPANY, for their business purposes. In all such situations, we stress the confidential nature of information being shared.

### Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic and procedural safeguards that comply with appropriate federal and state regulations and with our professional standards.



# PRELIMINARY TITLE



116 S. Main St.  
Bluffton, IN 46714  
260-824-5263 P | 260-824-4551 F

## **AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**

This disclosure is to give you notice that there is an affiliation by and between Wells County Land Title and Andrews & Crell, P.C.

Because of this relationship, Andrews & Crell, P.C. may receive a financial or other benefit as the result of this referral.

The following services are available:

Deed Preparation

THERE ARE OTHER SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST RATE FOR THESE SERVICES.

# PHOTOS

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**SCHRADER REAL ESTATE & AUCTION CO., INC.**  
950 N. Liberty Dr., Columbia City, IN 46725  
260-244-7606 or 800-451-2709  
SchraderAuction.com

