

*Cover page for:*

# **Preliminary Title Insurance Schedules**

*Preliminary title insurance schedules prepared by:*

**Near North Title Group**

**(File Number: IN2410140)**

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**(Noble County, Indiana)**

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*For July 22, 2024 auction to be conducted by:*

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

*On behalf of:*

**Allen D. Engle and Karen Ann Engle**



## COMMITMENT FOR TITLE INSURANCE

Issued By

### CHICAGO TITLE INSURANCE COMPANY

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

Issuing Agent: Near North Title Group  
Issuing Office: 236 Frontage Rd, Columbia City, IN 46725  
Issuing Office's ALTA® Registry ID:  
Loan ID No.:  
Commitment No.: IN2410140  
Issuing Office File No.: IN2410140  
Property Address: 4352 S Oak St., Albion, IN 46701

### SCHEDULE A

1. Commitment Date: June 18, 2024 at 12:00 AM
2. Policy to be issued:
  - a. 2021 ALTA Homeowner's Policy (07/01/21)  
  
Proposed Insured: To be determined  
Proposed Amount of Insurance: \$1.00  
The estate or interest to be insured: fee simple
  - b. 2021 ALTA Loan Policy (07/01/21)  
  
Proposed Insured: Lender with a contractual obligation under a loan agreement with the proposed insured for an Owner's Policy, its successors and/or assigns, as their interests may appear  
Proposed Amount of Insurance: \$1.00  
The estate or interest to be insured: fee simple
3. The estate or interest in the Land at the Commitment Date is: fee simple.
4. The Title is, at the Commitment Date, vested in:  
Allen D. Engle and Karen Ann Engle, husband and wife, as tenants by the entireties
5. The Land is described as follows:

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ALTA Commitment for Title Insurance (07-01-2021)



IN2410140

A part of the Southeast Quarter of the Northwest Quarter of Section Twenty-five (25), Township Thirty-three (33) North, Range Nine (9) East in Noble Township, Noble County, Indiana, and more fully described as follows:

Beginning at a steel stake located North 45 degrees 00 minutes East 11.0 feet from the Northeast corner of Lot Twenty-seven (27) of the Plat of Noblesville, Indiana, dated November 15, 1849; thence North 45 degrees 00 minutes East 168.5 feet to the center line of the Old Goshen Road; thence South 37 degrees 48 minutes East, over and along the center line of the Old Goshen Road, 99.7 feet; thence South 45 degrees 00 minutes West 156.0 feet to a steel stake; thence North 45 degrees 00 minutes West 99.0 feet to the place of beginning, formerly known as Lot Thirty-six (36) in the Original Plat of Noblesville. (Supposed to contain 0.37 acres of land, more or less.)

Near North Title Group



Allison Rabin, Chief Operating Officer

CHICAGO TITLE INSURANCE COMPANY

By:   
Michael J. Nolan  
President

ATTEST:   
Marjorie Nemzura  
Secretary

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**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 to be executed by the fee simple title holder shown on Schedule A to the proposed insured on Schedule A.
6. Indiana Sales Disclosure Form completed, executed and filed, all as required by IC 6-1.1-5.5.
7. Mortgage to be executed by the borrower to the proposed insured lender as shown on Schedule A.
8. Vendor's affidavit satisfactory to the Company, duly executed.
9. Mortgagor's affidavit satisfactory to the Company, duly executed.
10. By virtue of IC 27-7-3.6, a fee of \$5.00 will be collected from the purchaser of the policy for each policy issued in conjunction with closing occurring on or after July 1, 2006.
11. Effective July 1, 2009 IC 27-7-3.7 et seq. requires any funds in the amount of \$10,000 or more received, from any party to the transaction, to be in the form of an irrevocable wire transfer.
12. A search and examination of the insured real estate reveals no open and unpaid mortgage on this land. Due to underwriter requirements, we require the execution of a specific affidavit of the current owners, confirming that there are no open mortgages on the land at the present time.
13. Additional requirements may be made in order to complete the transaction to be insured.

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14. The Proposed Policy Amount(s) must be modified to the full value of the estate or interest being insured, and any additional premium must be paid. The Proposed Policy Amount for an owner's policy should reflect the contract sales price unless the Company is furnished with a current appraisal indicating a different value. The Proposed Policy Amount for a loan policy will not be issued for an amount less than the principal amount of the mortgage debt or no more than 20% in excess of the principal debt in order to cover interest, foreclosure costs, etc. Proposed Policy Amount(s) will be revised, and premiums will be charged per the Company's Rate Manual then in effect when the final amounts of insurance are approved.

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### 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. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachments, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
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. Taxes for the year 2023 payable in 2024 in the name of Allen D. Engle & Karen Ann Engle

Brief Legal: Fr1 Pt SE 1/4 SW 1/4 Sec 25 .25A (vac Noblesville Lot 36)  
Taxing Unit: 009 Noble Twp Parcel No: 019-100466-00  
State ID No.: 57-19-25-400-066.000-009

1st installment: \$459.27 PAID  
2nd installment: \$459.27 UNPAID

Assessed valuation as of Effective Date (for information only):  
Land: \$8,100.00 Improvements: \$60,000.00  
Homestead Exemption \$0.00;  
Supplemental Homestead Exemption \$0.00

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8. Special Assessment as set forth below:  
Type of Assessment: Gandy  
May Installment: \$15.63, PAID;  
November installment: \$15.63, UNPAID  
All assessments for subsequent years due and payable, which are not yet a lien.
9. Taxes for 2024 payable 2025, now a lien, not yet due and payable.
10. Note: The real estate tax information set out above is all that is currently available in Noble County Tax computer. Recent computer program changes may have rendered incomplete or inaccurate the available data. THIS INFORMATION MAY NOT BE SUFFICIENT FOR THE PURPOSE OF ESTABLISHING A PROPER REAL ESTATE TAX ESCROW. Neither the Company nor its agent, Near North Title Group, assume or accept any responsibility for loss, damage, cost or expense due to, or arising out of, the present unavailability, or accuracy of tax information.
11. Possible municipal assessments, code enforcement fines, sewer use charges, and/or impact fees levied by Albion.
12. Minerals or mineral rights or any other subsurface substances (including, without limitation, oil, gas and coal), and all rights incident thereto, now or previously leased, granted, excepted or reserved.
13. Rights of the public, the State of Indiana, and County of Noble and the municipality in and to that part of the Land taken or used for road purposes.
14. Possible easements for drainage ditches, feeders, laterals and tile drains.
15. Vacation recorded December 13, 2001 as Document No. 011200496.
16. Near North Title Group, made a judgment search against Allen D. Engle and Karen Ann Engle and found none.
17. NOTE: The following contains a 36 month Chain of Title  
  
Instrument: Quit-Claim Deed  
Grantor(s): Ruth G. Engle, who is the surviving spouse of Ross L. Engle  
Grantee(s): Allen D. Engle and Karen Ann Engle, husband and wife, as tenants by the entireties  
Recorded: June 4, 1992  
Document: 92-6-109

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