

*Quality Kosciusko County*  
**LAND AUCTION**

Monday, November 25 • 6pm

- Great Potential Home & Mini Farm Building Sites
- Nappanee Area - Level, Productive Farmland
- Tracts are 6-15± Acres in Size
- 44.94 FSA Cropland Acres
- High Quality Soils




**47.5±**  
*acres*

Offered in  
5 Tracts

# INFORMATION BOOK

800.451.2709  
[www.SchraderAuction.com](http://www.SchraderAuction.com)

 ONLINE BIDDING AVAILABLE

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

## 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.

**SELLER:** Phillip Kent Huffman & Jacqueline Ann Weber



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

### TERMS & CONDITIONS:

**PROCEDURE:** The property will be offered in 5 individual tracts, any combination of tracts & as a total 47.5± acre unit. There will be open bidding on all tracts & combinations during the auction as determined by the Auctioneer. The auction will be offered in individual tracts, combinations of tracts & as a whole.

**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, & 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 45 days after the auction.

**POSSESSION:** Possession is at closing.

**REAL ESTATE TAXES:** Real estate taxes will be the responsibility of the Buyer(s) beginning w/ taxes due in 2026 & thereafter.

**PROPERTY INSPECTION:** Each potential Bidder is responsible for conducting, at their own risk, their own independent inspections, investigations, inquiries & due diligence concerning the property. Inspection dates have been scheduled & will be staffed w/ auction personnel. Further, Seller disclaims any & 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 & proposed boundaries are approximate & 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 & 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 & sufficient for providing title insurance. Combination purchases will receive a perimeter survey only.

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

**DISCLAIMER & ABSENCE OF WARRANTIES:** All information contained in this brochure & all related materials are subject to the terms & conditions outlined in the Purchase Agreement. The property is being sold on an "AS IS, WHERE IS" basis, & no warranty or representation, either expressed or implied, concerning the property is made by the Seller or the Auction Company. All sketches & dimensions in the brochure are approximate. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquiries & 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 & increments of bidding are at the direction & discretion of the Auctioneer. The Seller & 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.**

**SALE MANAGERS:** Joe Kessie • 260.609.4640 #RB23001983  
& Luke Schrader • 260.229.7089 #RB20001312, #AU12100009

Schrader Real Estate and Auction Company, Inc. #AC63001504, #BO090900079, #BO090700041, #CO81291723

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# REGISTRATION FORMS

# **BIDDER PRE-REGISTRATION FORM**

**MONDAY, NOVEMBER 25, 2024**

**47.5± ACRES – KOSCIUSKO COUNTY, 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 Monday, November 18, 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**  
**47.5± Acres • Kosciusko County, Indiana**  
**Monday, November 25, 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 Monday, November 25, 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](http://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](mailto: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, Monday, November 18, 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:**

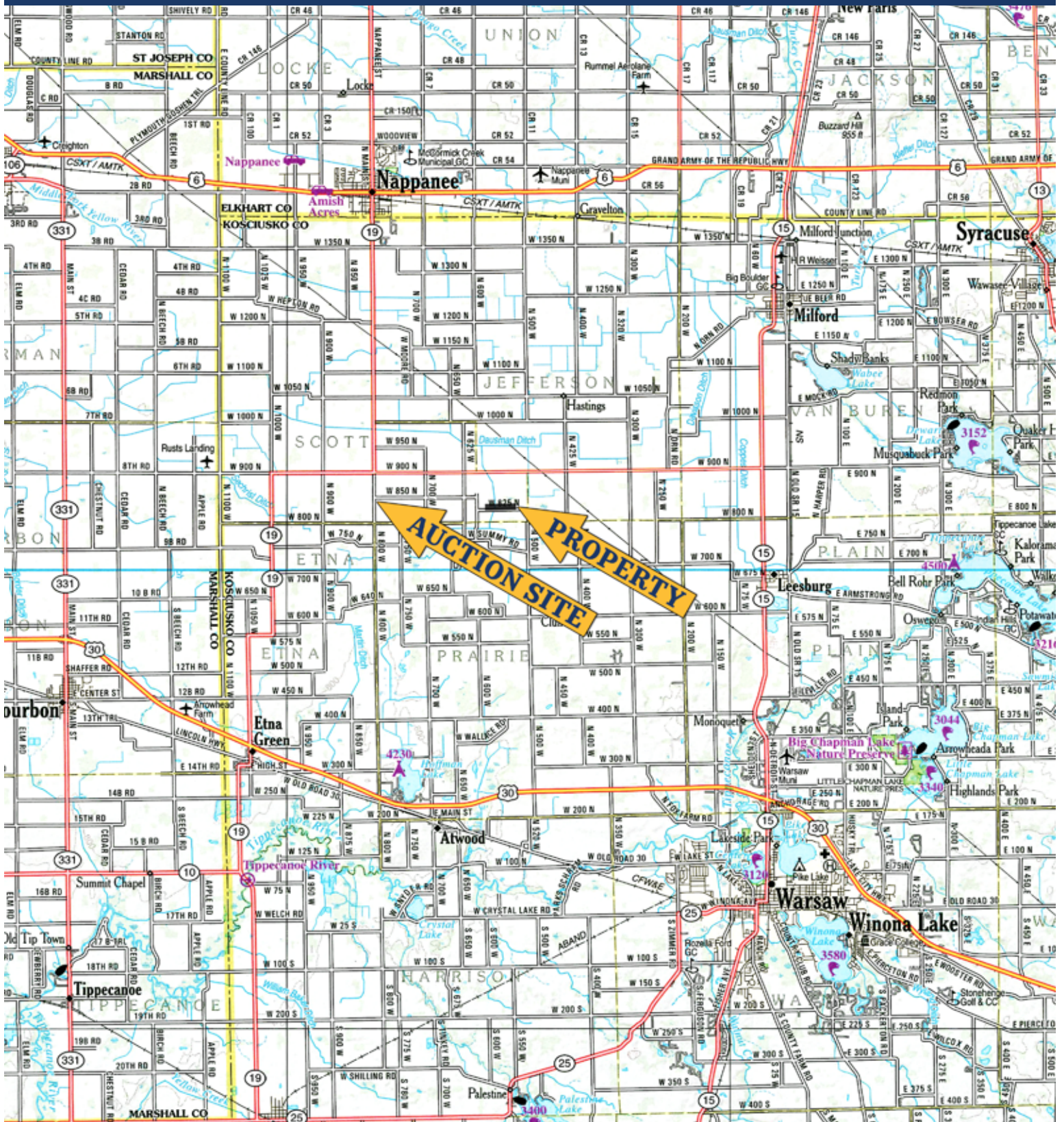
E-mail address of registered bidder: \_\_\_\_\_

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 & TRACT MAPS

# LOCATION & TRACT MAPS



**AUCTION LOCATION:** Mt. Tabor Church of God Fellowship Hall, 8424 N 800 W, Etna Green, IN 46524

**PROPERTY LOCATION:** On W 825 N, Leesburg, IN 46538

Take SR 19 south out of Nappanee for 4 mi., then turn left onto CR 900 N. Continue on for 2 mi., then turn right onto CR 625 W. Continue for .5 mi. & turn left onto CR 850 N. Go around the corner onto CR 600 W & then turn left on to CR 825 N. The property will start on your left in .2 mi.. OR Take SR 15 north out of Leesburg for 2 mi., then turn left onto CR 900 N. Continue for 4.25 mi. & turn left onto CR 425 W. Continue for 1 mi., turn right onto CR 800 N.

Continue 1.25 mi. & go around the corner. Property will start on the right of CR 825 N.

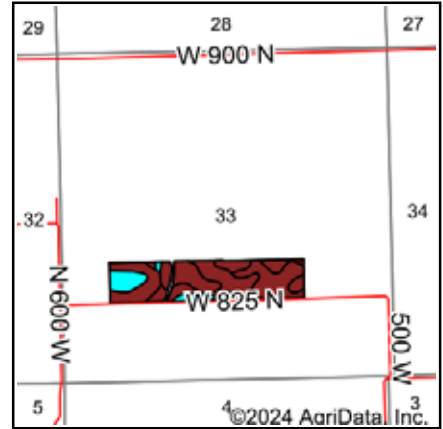
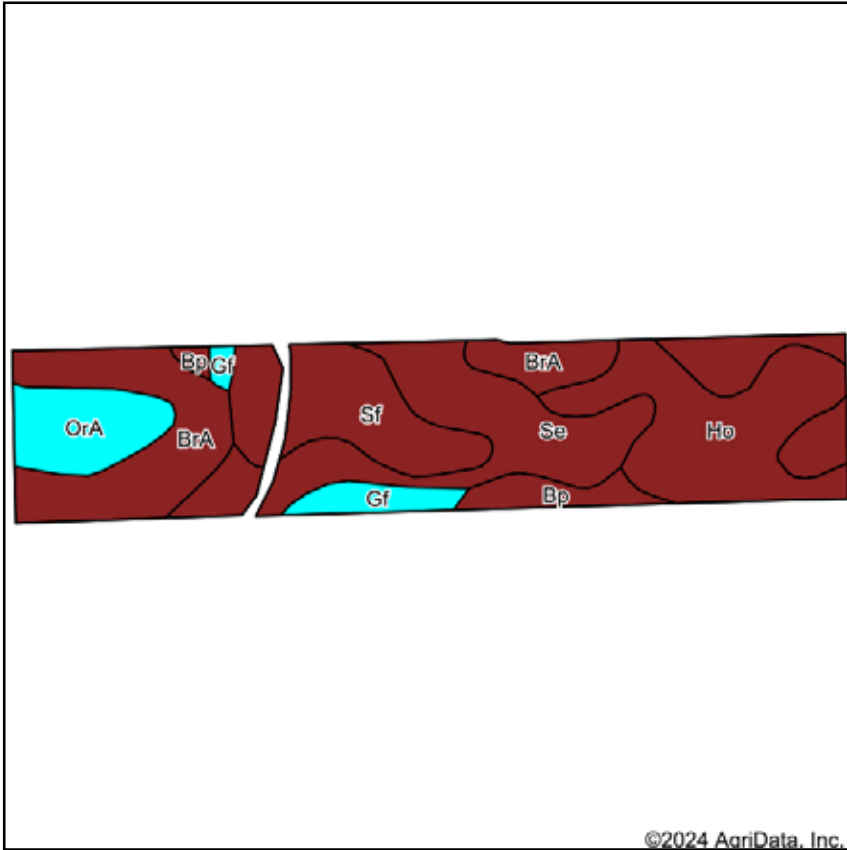
# LOCATION & TRACT MAPS





# SOIL MAP

# SOIL MAP



State: **Indiana**  
 County: **Kosciusko**  
 Location: **33-34N-5E**  
 Township: **Scott**  
 Acres: **44.98**  
 Date: **10/7/2024**



Soils data provided by USDA and NRCS.

Area Symbol: IN085, Soil Area Version: 26

Code	Soil Description	Acres	Percent of field	Non-Irr Class Legend	Non-Irr Class *c	Corn Bu	Corn Irrigated Bu	Pasture AUM	Soybeans Bu	*n NCCPI Overall	
Se	Sebewa loam, drained, 0 to 1 percent slopes	12.62	28.0%		IIw	133		9	37	72	
Ho	Homer sandy loam	9.22	20.5%		IIw	108	6	7	33	66	
BrA	Bronson sandy loam, 0 to 2 percent slopes	9.04	20.1%		IIIs	108		7	38	70	
Sf	Sebewa mucky loam	6.67	14.8%		IIw	131		9	33	71	
OrA	Ormas loamy sand, 0 to 2 percent slopes	3.76	8.4%		IIIIs	100		7	35	60	
Bp	Brady sandy loam	1.92	4.3%		IIw	124		8	35	64	
Gf	Gilford sandy loam, gravelly substratum, 0 to 2 percent slopes	1.75	3.9%		IIIw	148		10	51	71	
<b>Weighted Average</b>						<b>2.12</b>	<b>120</b>	<b>1.2</b>	<b>8</b>	<b>36.1</b>	<b>*n 68.8</b>

\*n: The aggregation method is "Weighted Average using all components"

\*c: Using Capabilities Class Dominant Condition Aggregation Method

# FSA INFORMATION

# FSA INFORMATION

**USDA Farm 6480 Tract 18173**

Administered by: Kosciusko County, Indiana

Map prepared on: 8/2/2022  
 66.54 Tract acres  
 44.97 Cropland acres  
 0 CRP acres

**Wetland Determination Identifiers:**  
 ● Restricted Use  
 ▼ Limited Restrictions *Kosciusko*  
 ■ Exempt from Conservation Compliance Provisions

CRP  
 CLU



Source: Primarily USDA NAIP 2020 imagery; IDHS or Dynamap roads; FSA data 2022-08-02 09:15:07



CLU	Acres	HEL	LC	Contract	Prac	Yr	CI
4	30.73	N	2				Y
6	14.24	N	2				Y

USDA FSA maps are for FSA program administration only. This map does not represent a legal survey or reflect actual ownership; rather it depicts information provided directly from the producer and/or NAIP imagery. The producer accepts the data 'as is' and assumes all risks associated with its use. The USDA Farm Service Agency assumes no responsibility for actual or consequential damage incurred as a result of any user's reliance on this data outside FSA programs. Wetland identifiers do not represent the size, shape, or specific determination of the area. Refer to your original determination (CPA-026 and attached maps) for exact boundaries and determinations or contact NRCS.



# FSA INFORMATION

INDIANA  
KOSCIUSKO  
Form: FSA-156EZ



United States Department of Agriculture  
Farm Service Agency

FARM : 6480  
Prepared : 9/9/24 6:14 AM CST  
Crop Year : 2024

See Page 3 for non-discriminatory Statements.

## Abbreviated 156 Farm Record

### Operator Name

CRP Contract Number(s) : None  
Recon ID : None  
Transferred From : None  
ARCPLC G//F Eligibility : Eligible

### Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
105.98	84.41	84.41	0.00	0.00	0.00	0.00	0.0	Active	2
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped		CRP	MPL	DCP Ag.Rel. Activity	SOD	
0.00	0.00	84.41	0.00		0.00	0.00	0.00	0.00	

### Crop Election Choice

ARC Individual	ARC County	Price Loss Coverage
None	CORN	WHEAT, SOYBN

### DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Wheat	0.50	0.00	34	
Corn	46.90	0.00	161	0
Soybeans	9.30	0.00	48	0
<b>TOTAL</b>	<b>56.70</b>	<b>0.00</b>		

### NOTES

--

Tract Number : 18169

Description : E6 A1 NE&SE1/4SEC29SW1/4SEC28&NE1/4SEC32PRAIRIE45R  
FSA Physical Location : INDIANA/KOSCIUSKO  
ANSI Physical Location : INDIANA/KOSCIUSKO  
BIA Unit Range Number :  
HEL Status : NHEL: No agricultural commodity planted on undetermined fields  
Wetland Status : Wetland determinations not complete  
WL Violations : None  
Owners : JACQUELINE ANN WEBER, PHILLIP K HUFFMAN  
Other Producers : None  
Recon ID : None



### Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
39.44	39.44	39.44	0.00	0.00	0.00	0.00	0.0

# FSA INFORMATION

INDIANA  
KOSCIUSKO  
Form: FSA-156EZ



United States Department of Agriculture  
Farm Service Agency

## Abbreviated 156 Farm Record

FARM : 6480  
Prepared : 9/9/24 6:14 AM CST  
Crop Year : 2024

### Tract 18169 Continued ...

State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	39.44	0.00	0.00	0.00	0.00	0.00

### DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
Wheat	0.20	0.00	34
Corn	21.10	0.00	161
Soybeans	4.60	0.00	48
<b>TOTAL</b>	<b>25.90</b>	<b>0.00</b>	

### NOTES

**Tract Number** : 18173

**Description** : E4A1 SE 1/4 SEC 32/SW&SE 1/4 SEC 33 SCOTT TWP 47-R  
**FSA Physical Location** : INDIANA/KOSCIUSKO  
**ANSI Physical Location** : INDIANA/KOSCIUSKO  
**BIA Unit Range Number** :  
**HEL Status** : NHEL: No agricultural commodity planted on undetermined fields  
**Wetland Status** : Wetland determinations not complete  
**WL Violations** : None  
**Owners** : PHILLIP K HUFFMAN, JACQUELINE ANN WEBER,  
**Other Producers** : None  
**Recon ID** : None

### Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
66.54	44.97	44.97	0.00	0.00	0.00	0.00	0.0
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	44.97	0.00	0.00	0.00	0.00	0.00

### DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
Wheat	0.30	0.00	34
Corn	25.80	0.00	161
Soybeans	4.70	0.00	48
<b>TOTAL</b>	<b>30.80</b>	<b>0.00</b>	

### NOTES

# FSA INFORMATION

INDIANA  
KOSCIUSKO

Form: FSA-156EZ



United States Department of Agriculture  
Farm Service Agency

## Abbreviated 156 Farm Record

FARM : 6480

Prepared : 9/9/24 6:14 AM CST

Crop Year : 2024

*In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.*

*Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.*

*To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) e-mail: [program.intake@usda.gov](mailto:program.intake@usda.gov). USDA is an equal opportunity provider, employer, and lender.*



# YIELD HISTORY

# YIELD HISTORY

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Ave.
North Farm West												
Beans	48.39		50.77		37.68		51.47		27.63		61.26	46.20
Corn		205.39		189.26		210.58		138.90		211.76		191.18

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Ave.
North Farm East												
Beans	48.39		55.08		48.57		63		38.79		56.48	51.72
Corn		186.28		203.52		213.46		153.72		211.29		193.65

# COUNTY TAX INFORMATION

# COUNTY TAX INFORMATION

STATE FORM 53569 (R24 / 11-23)  
 APPROVED BY STATE BOARD OF ACCOUNTS, 2023

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

## COUNTY: 43 - KOSCIUSKO

## SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 43-02-33-200-081.000-020	DUPLICATE NUMBER 41581	TAX YEAR 2023 Payable 2024	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2024, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 10, 2024
TAXING UNIT NAME 020-Scott	LEGAL DESCRIPTION 023-092-002 S 1/2 Nw Se 33-34-5 20.00A		
PROPERTY ADDRESS 825 N Leesburg IN 46538			

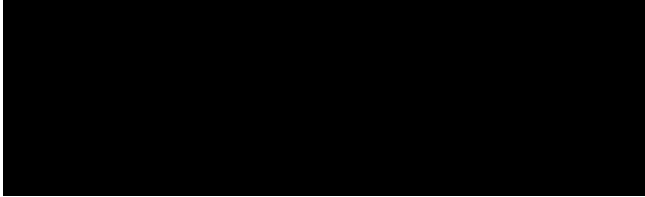


**SPRING AMOUNT DUE**  
 by May 10, 2024: **\$211.52**

Scan QR Code to pay



T7 P1



Pay by Phone: (574) 652-5830  
 Pay Online at: www.kcgov.com



Remit Payment and Make Check Payable to:  
 Kosciusko County Treasurer  
 PO Box 1764  
 Warsaw, IN 46581

FOLD AND TEAR HERE

0000041581 000000021152

FOLD AND TEAR HERE

## COUNTY: 43 - KOSCIUSKO

## FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 43-02-33-200-081.000-020	DUPLICATE NUMBER 41581	TAX YEAR 2023 Payable 2024	<b>Late Payment Penalty:</b> 5% penalty after November 12, 2024, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 12, 2024
TAXING UNIT NAME 020-Scott	LEGAL DESCRIPTION 023-092-002 S 1/2 Nw Se 33-34-5 20.00A		
PROPERTY ADDRESS 825 N Leesburg IN 46538			



**FALL AMOUNT DUE**  
 by November 12, 2024: **\$211.52**

Scan QR Code to pay



Pay by Phone: (574) 652-5830  
 Pay Online at: www.kcgov.com



Remit Payment and Make Check Payable to:  
 Kosciusko County Treasurer  
 PO Box 1764  
 Warsaw, IN 46581

FOLD AND TEAR HERE

0000041581 000000021152

FOLD AND TEAR HERE

## COUNTY: 43 - KOSCIUSKO

## TAXPAYERS' COPY - KEEP FOR YOUR RECORDS

PARCEL NUMBER 43-02-33-200-081.000-020	DUPLICATE NUMBER 41581	TAX YEAR 2023 Payable 2024	DUE DATES
TAXING UNIT NAME 020-Scott	LEGAL DESCRIPTION 023-092-002 S 1/2 Nw Se 33-34-5 20.00A		<b>SPRING - May 10, 2024</b> <b>FALL - November 12, 2024</b>

DATE OF STATEMENT: 04/09/2024

**TOTAL DUE FOR 23 PAY 24: \$423.04**

PROPERTY ADDRESS 825 N Leesburg IN 46538	
PROPERTY TYPE Real	TOWNSHIP Scott
ACRES 20.0000	

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$195.12	\$195.12
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment (OA)	\$16.40	\$16.40
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>\$211.52</b>	<b>\$211.52</b>
Payment Received	\$0.00	\$0.00
<b>Balance Due</b>	<b>\$211.52</b>	<b>\$211.52</b>





# COUNTY TAX INFORMATION

NOTICE: THIS TAX BILL IS THE ONLY NOTICE YOU WILL RECEIVE FOR PAYMENTS OF BOTH INSTALLMENTS OF YOUR TAXES. IF YOU HAVE SOLD, SPLIT, OR COMBINED ANY OF THE PROPERTY ASSESSED TO YOU, CHECK TO SEE IF THIS BILL IS YOURS TO PAY, OR FORWARD TO THE NEW OWNERS.

## Kosciusko County Spring

### PAYMENT OPTIONS

**MAIL:** Payment with coupon to the Kosciusko County Treasurer  
PO Box 1764, Warsaw, IN 46581. Make check payable to Kosciusko County Treasurer.

Payment is considered on time when postmarked by the US Post Office by the due dates.

Your cancelled check is your receipt.

**IN PERSON:** Please bring entire statement to Kosciusko County Treasurer  
Courthouse 100 W. Center St., Rm 215, 2nd Floor, Warsaw, IN.

**BUSINESS HOURS:** 8:00 am - 4:30 pm (Monday - Friday)

**BANKS:** Lake City Bank will accept payment by cash or check with statement if no prior delinquencies. You do not need to be a customer of LCB to pay.

**CREDIT/DEBIT CARD or ECHECK:** Online at [www.kcgov.com](http://www.kcgov.com), "Taxes", "Pay Taxes". Subject to a convenience fee charged by payment processor.

**BY PHONE ON OR BEFORE DUE DATE:** (574) 652-5830

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### WHO DO I CONTACT WITH MY QUESTIONS?

• Tax Payments:	Treasurer (574) 372-2370
• Deductions, Tax Rates, and Address Changes:	Auditor (574) 372-2323
• Real Estate Assessments:	Assessor (574) 372-2310
• Personal Property and Mobile Homes Assessments:	Assessor (574) 372-2379

**Deductions** - If you are no longer eligible for a deduction that you have been allowed in the deduction block of the comparison TS-1A Form, you must notify the County Auditor. Failure to do so will make you liable for taxes and penalties on the amount deducted.

NOTICE: THIS TAX BILL IS THE ONLY NOTICE YOU WILL RECEIVE FOR PAYMENTS OF BOTH INSTALLMENTS OF YOUR TAXES. IF YOU HAVE SOLD, SPLIT, OR COMBINED ANY OF THE PROPERTY ASSESSED TO YOU, CHECK TO SEE IF THIS BILL IS YOURS TO PAY, OR FORWARD TO THE NEW OWNERS.

## Kosciusko County Fall

### PAYMENT OPTIONS

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2024.01

### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION


STATE FORM 53569 (R24 / 11-23)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2023

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 is no longer available 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

Taxpayer Name	Address	Date of Notice	Parcel Number	Taxing District
[REDACTED]	825 N Leesburg IN 46538	04/09/2024	43-02-33-200-081.000-020	020-Scott
		Duplicate Number	Tax ID Number	
		41581	023-720000-70	
Legal Description	Billed Mortgage Company			Property Type
023-092-002 S 1/2 Nw Se 33-34-5 20.00A				Real

**Spring installment due on or before May 10, 2024, and Fall installment due on or before November 12, 2024.**

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2022 Pay 2023	2023 Pay 2024
1a. Gross assessed value of homestead property	\$0.00	\$0.00
1b. Gross assessed value of other residential property and agricultural land	\$25,700.00	\$32,600.00
1c. Gross assessed value of all other property, including personal property	\$0.00	\$0.00
<b>2. Equals total gross assessed value of property</b>	<b>\$25,700.00</b>	<b>\$32,600.00</b>
2a. Minus deductions (see Table 5 below)	\$0.00	\$0.00
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$25,700.00</b>	<b>\$32,600.00</b>
3a. Multiplied by your local tax rate	1.2021	1.1971
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$308.94</b>	<b>\$390.24</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 <sup>1</sup>	\$0.00	\$0.00
4d. Minus savings due to county option circuit breaker credit	\$0.00	\$0.00
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$308.94</b>	<b>\$390.24</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>2</sup>	\$514.00	\$652.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>3</sup>	\$16.19	\$19.40
<b>Maximum tax that may be imposed under cap</b>	<b>\$530.19</b>	<b>\$671.40</b>

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

TAXING AUTHORITY	TAX RATE 2023	TAX RATE 2024	TAX AMOUNT 2023	TAX AMOUNT 2024	TAX DIFFERENCE 2023-2024	PERCENT DIFFERENCE
COUNTY	0.2185	0.2122	\$56.15	\$69.17	\$13.02	23.19%
SCHOOL	0.9637	0.9646	\$247.67	\$314.46	\$66.79	26.97%
SOLID WASTE	0.0001	0.0001	\$0.03	\$0.03	\$0.00	0.00%
TOWNSHIP	0.0198	0.0202	\$5.09	\$6.58	\$1.49	29.27%
<b>TOTAL</b>	<b>1.2021</b>	<b>1.1971</b>	<b>\$308.94</b>	<b>\$390.24</b>	<b>\$81.30</b>	<b>26.32%</b>

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

LEVYING AUTHORITY	2023	2024	% Change
DAUSMAN (520)	\$0.00	\$0.00	0.00%
FLEUGLE, WM (531)	\$9.40	\$9.40	0.00%
NICKLER ARM (580)	\$23.40	\$23.40	0.00%
YELLOW RIVER (641)	\$0.00	\$0.00	0.00%
<b>TOTAL ADJUSTMENTS</b>	<b>\$32.80</b>	<b>\$32.80</b>	<b>0.00%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>4</sup>

TYPE OF DEDUCTION	2023	2024
<b>TOTAL DEDUCTIONS</b>	<b>\$0.00</b>	<b>\$0.00</b>

1. A taxpayer can only receive the Over 65 Circuit Breaker Credit or the County Option Circuit. Indiana Code § 6-1.1-49-6 specifies that a taxpayer cannot receive both.  
 2. The property tax cap is calculated separately for each class of property owned by the taxpayer.  
 3. 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).  
 4. 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

STATE FORM 53569 (R24 / 11-23)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2023

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 2022 Pay 2023** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2023 Pay 2024** – 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 limits the increase of the homestead property tax liability of credit recipient at two percent (2%). (IC 6-1.1-20.6-8.5)
- **County Option Circuit Breaker Credit** – Credit for a calendar year adopted by the county fiscal body if homestead qualifies and age, adjusted gross income, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at an amount between two percent (2%) and five percent (5%). (IC 6-1.1-49)

## 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 2023** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2023.

**Tax Rate 2024** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

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

**Tax Amount 2024** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2023-2024** – 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 2023** – The total amount of other charges added to your tax bill in 2023.

**Amount 2024** – 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 (574) 372-2323 or visit [www.kcgov.com](http://www.kcgov.com).

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 2023** – The amount deducted from your bill in 2023 for each benefit.

**Amount 2024** – The amount deducted from your bill this year for each benefit.

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (574) 372-2310 or [www.kcgov.com](http://www.kcgov.com). 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 (574) 372-2310 or visit [www.kcgov.com](http://www.kcgov.com).

Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2024, for mobile homes assessed under IC 6-1.1-7 and January 1, 2023, for real property).

# COUNTY TAX INFORMATION

STATE FORM 53569 (R24 / 11-23)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2023

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

## COUNTY: 43 - KOSCIUSKO

## SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 43-02-33-300-088.000-020	DUPLICATE NUMBER 41583	TAX YEAR 2023 Payable 2024	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2024, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 10, 2024
TAXING UNIT NAME 020-Scott	LEGAL DESCRIPTION 023-091-001 S 1/2 N 1/2 Sw 33-34-5 27.65A		
PROPERTY ADDRESS 825 N Leesburg IN 46538			



**SPRING AMOUNT DUE**  
by May 10, 2024: **\$269.60**

Scan QR Code to pay



Pay by Phone: (574) 652-5830  
Pay Online at: www.kcgov.com

Remit Payment and Make Check Payable to:  
Kosciusko County Treasurer  
PO Box 1764  
Warsaw, IN 46581

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0000041583 000000026960

## COUNTY: 43 - KOSCIUSKO

## FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 43-02-33-300-088.000-020	DUPLICATE NUMBER 41583	TAX YEAR 2023 Payable 2024	<b>Late Payment Penalty:</b> 5% penalty after November 12, 2024, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 12, 2024
TAXING UNIT NAME 020-Scott	LEGAL DESCRIPTION 023-091-001 S 1/2 N 1/2 Sw 33-34-5 27.65A		
PROPERTY ADDRESS 825 N Leesburg IN 46538			



**FALL AMOUNT DUE**  
by November 12, 2024: **\$269.60**

Scan QR Code to pay



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000041583 000000026960

## COUNTY: 43 - KOSCIUSKO

## TAXPAYERS' COPY - KEEP FOR YOUR RECORDS

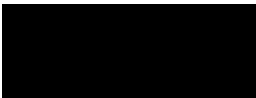
PARCEL NUMBER 43-02-33-300-088.000-020	DUPLICATE NUMBER 41583	TAX YEAR 2023 Payable 2024	DUE DATES
TAXING UNIT NAME 020-Scott	LEGAL DESCRIPTION 023-091-001 S 1/2 N 1/2 Sw 33-34-5 27.65A		<b>SPRING - May 10, 2024</b> <b>FALL - November 12, 2024</b>

DATE OF STATEMENT: 04/09/2024

**TOTAL DUE FOR 23 PAY 24: \$539.20**

PROPERTY ADDRESS 825 N Leesburg IN 46538	
PROPERTY TYPE Real	TOWNSHIP Scott
ACRES 27.6500	

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$243.61	\$243.61
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment (OA)	\$25.99	\$25.99
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>\$269.60</b>	<b>\$269.60</b>
Payment Received	\$0.00	\$0.00
<b>Balance Due</b>	<b>\$269.60</b>	<b>\$269.60</b>



# COUNTY TAX INFORMATION

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## Kosciusko County Spring

### PAYMENT OPTIONS

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## Kosciusko County Fall

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2024.01

### FOR YOUR RECORDS

#### FIRST INSTALLMENT

Check Number	Date Sent	Amount

#### SECOND INSTALLMENT

Check Number	Date Sent	Amount

# COUNTY TAX INFORMATION


STATE FORM 53569 (R24 / 11-23)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2023

TREASURER FORM TS-1A  
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### TAXPAYER AND PROPERTY INFORMATION

Taxpayer Name	Address	Date of Notice	Parcel Number	Taxing District
[REDACTED]	825 N Leesburg IN 46538	04/09/2024	43-02-33-300-088.000-020	020-Scott
		Duplicate Number	Tax ID Number	
		41583	023-720000-80	
Legal Description	Billed Mortgage Company			Property Type
023-091-001 S 1/2 N 1/2 Sw 33-34-5 27.65A				Real

Spring installment due on or before May 10, 2024, and Fall installment due on or before November 12, 2024.

### TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2022 Pay 2023	2023 Pay 2024
1a. Gross assessed value of homestead property	\$0.00	\$0.00
1b. Gross assessed value of other residential property and agricultural land	\$32,100.00	\$40,700.00
1c. Gross assessed value of all other property, including personal property	\$0.00	\$0.00
<b>2. Equals total gross assessed value of property</b>	<b>\$32,100.00</b>	<b>\$40,700.00</b>
2a. Minus deductions (see Table 5 below)	\$0.00	\$0.00
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$32,100.00</b>	<b>\$40,700.00</b>
3a. Multiplied by your local tax rate	1.2021	1.1971
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$385.88</b>	<b>\$487.22</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 <sup>1</sup>	\$0.00	\$0.00
4d. Minus savings due to county option circuit breaker credit	\$0.00	\$0.00
<b>5. Total property tax liability (see remittance coupon for total amount due)</b>	<b>\$385.88</b>	<b>\$487.22</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>2</sup>	\$642.00	\$814.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>3</sup>	\$20.22	\$24.22
<b>Maximum tax that may be imposed under cap</b>	<b>\$662.22</b>	<b>\$838.22</b>

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

TAXING AUTHORITY	TAX RATE 2023	TAX RATE 2024	TAX AMOUNT 2023	TAX AMOUNT 2024	TAX DIFFERENCE 2023-2024	PERCENT DIFFERENCE
COUNTY	0.2185	0.2122	\$70.14	\$86.37	\$16.23	23.14%
SCHOOL	0.9637	0.9646	\$309.35	\$392.59	\$83.24	26.91%
SOLID WASTE	0.0001	0.0001	\$0.03	\$0.04	\$0.01	33.33%
TOWNSHIP	0.0198	0.0202	\$6.36	\$8.22	\$1.86	29.25%
<b>TOTAL</b>	<b>1.2021</b>	<b>1.1971</b>	<b>\$385.88</b>	<b>\$487.22</b>	<b>\$101.34</b>	<b>26.26%</b>

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

LEVYING AUTHORITY	2023	2024	% Change
DAUSMAN (520)	\$0.00	\$0.00	0.00%
FLEUGLE, WM (531)	\$51.98	\$51.98	0.00%
YELLOW RIVER (641)	\$0.00	\$0.00	0.00%
<b>TOTAL ADJUSTMENTS</b>	<b>\$51.98</b>	<b>\$51.98</b>	<b>0.00%</b>

### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY<sup>4</sup>

TYPE OF DEDUCTION	2023	2024
<b>TOTAL DEDUCTIONS</b>	<b>\$0.00</b>	<b>\$0.00</b>

1. A taxpayer can only receive the Over 65 Circuit Breaker Credit or the County Option Circuit. Indiana Code § 6-1.1-49-6 specifies that a taxpayer cannot receive both.  
 2. The property tax cap is calculated separately for each class of property owned by the taxpayer.  
 3. 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).  
 4. 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

STATE FORM 53569 (R24 / 11-23)  
APPROVED BY STATE BOARD OF ACCOUNTS, 2023

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 2022 Pay 2023** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2023 Pay 2024** – 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 limits the increase of the homestead property tax liability of credit recipient at two percent (2%). (IC 6-1.1-20.6-8.5)
- **County Option Circuit Breaker Credit** – Credit for a calendar year adopted by the county fiscal body if homestead qualifies and age, adjusted gross income, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at an amount between two percent (2%) and five percent (5%). (IC 6-1.1-49)

## 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 2023** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2023.

**Tax Rate 2024** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

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

**Tax Amount 2024** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2023-2024** – 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 2023** – The total amount of other charges added to your tax bill in 2023.

**Amount 2024** – 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 (574) 372-2323 or visit [www.kcgov.com](http://www.kcgov.com).

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 2023** – The amount deducted from your bill in 2023 for each benefit.

**Amount 2024** – The amount deducted from your bill this year for each benefit.

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (574) 372-2310 or [www.kcgov.com](http://www.kcgov.com). 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 (574) 372-2310 or visit [www.kcgov.com](http://www.kcgov.com).

Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2024, for mobile homes assessed under IC 6-1.1-7 and January 1, 2023, for real property).





# PRELIMINARY TITLE

# PRELIMINARY TITLE



## Doma Title Insurance, Inc.

760 N.W. 107th Avenue, Suite 401, Miami, FL 33172 18003748475 or 18003748475

### COMMITMENT FOR TITLE INSURANCE

#### 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, Doma Title Insurance, Inc., a Florida 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.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Doma Title Insurance, Inc.. 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

- 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 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; and
    - 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.

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# PRELIMINARY TITLE

- 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.
  - e. Any amendment or endorsement to this Commitment must be in writing.
  - 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.

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# PRELIMINARY TITLE

## 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>.

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# PRELIMINARY TITLE



**Doma Title Insurance, Inc.**  
760 N.W. 107th Avenue, Suite 401, Miami, FL 33172 18003748475 or 18003748475

## COMMITMENT FOR TITLE INSURANCE

### Transaction Identification Data:

Issuing Agent: Heritage Parke Title, LLC  
Issuing Office: 102 Heritage Pkwy, Nappanee, IN 46550-1156  
Issuing Office's ALTA® Registry ID: 1115221  
Loan ID No.:  
Commitment No.: 240364  
Issuing Office File No.: 240364  
Property Address: 825 N, Leesburg, IN 46538  
825 N, Leesburg, IN 46538

### SCHEDULE A

1. Commitment Date: September 17, 2024 at 08:00 AM
2. Policy to be issued:
  - a. ALTA Owner's Policy 2021  
Proposed Insured: TBD  
Proposed Amount of Insurance: TBD  
The estate or interest to be insured: Fee Simple
  - b. ALTA Loan Policy 2021  
Proposed Insured: TBD  
Proposed Amount of Insurance: TBD  
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:  
  
Phillip Kent Huffman and Jacqueline Ann Weber, as to an undivided 1/2 interest each, as tenants in common
5. The Land is described as follows:

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# PRELIMINARY TITLE

## SCHEDULE A

(Continued)

**Tract 1: (Parcel No. 43-02-33-300-088.000-020)**

The South Half of the North Half of the Southwest Quarter of Section 33, Township 34 North, Range 5 East, Scott Township, Kosciusko County, Indiana.

**LESS AND EXCEPTING THEREFROM THE FOLLOWING DESCRIBED TRACTS:**

**EXCEPTION 1:**

A tract of land located in the State of Indiana, County of Kosciusko, Township of Scott, being a portion of the Southwest Quarter of Section 33, Township 34 North, Range 5 East bounded on the West by County Road 600 West, on the South by the Thomas Road (825 North) and more fully described as follows, to-wit:

Commencing at the Southwest corner of Section 33, Township 34 North, Range 5 East, being an iron pin located at the East edge of County Road 600 West, thence North 0 degrees 45 minutes West, 1,318.53 feet along the West line of said Section also being the center line of said County Road 600 West to a PK nail and the point of beginning, thence continuing North 0 degrees 45 minutes West 293.78 feet along the West line to a boat spike, thence North 89 degrees 03 minutes East 815.51 feet to an iron pin, thence South 0 degrees 45 minutes East, 293.78 feet to a boat spike located on the center line of County Road 825 North (Thomas Road) thence South 89 degrees 03 minutes West, 815.51 feet to the point of beginning.

**EXCEPTION 2:**

A parcel of land in the Southwest Quarter of Section 33, Township 34 North, Range 5 East, Scott Township, Kosciusko County, Indiana, more particularly described as follows:

Commencing at the Northwest corner (5/8-inch iron bar) of said Quarter; thence South 00 degrees 00 minutes 00 seconds East (bearing assumed), on and along the West line of said Quarter, to an existing P.K. nail, being the Southwest corner of Inst. Number 93-05-0350 as recorded in the Recorder's Office of Kosciusko County, a distance of 660.36 feet (Deed-660.43 feet), this being the Point of Beginning; thence North 89 degrees 41 minutes 34 seconds East, on and along an existing fence line, a distance of 815.52 feet; thence South 00 degrees 00 minutes 00 seconds West, to an iron pin being the Northeast corner of Deed (BK, 256-P. 246) as recorded in the Recorder's Office of Kosciusko County, a distance of 365.65 feet; thence South 89 degrees 47 minutes 55 seconds West, on and along a fence line to a boat spike found on the West line of said Quarter, a distance of 815.52 feet; thence North 00 degrees 00 minutes 00 seconds West, on and along said West line, a distance of 364.14 feet to the point of Beginning.

**Tract 2: ( Parcel No. 43-02-33-200-081.000-020)**

The South Half of the Northwest Quarter of the Southeast Quarter of Section 33, Township 34 North, Range 5 East, Scott Township, Kosciusko County, Indiana.

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# PRELIMINARY TITLE

## SCHEDULE A (Continued)

Heritage Parke Title, LLC



Stephanie J. Douwsma, Authorized Signatory

**DOMA TITLE INSURANCE, INC.**

BY

  
Emilio Fernandez, PRESIDENT

ATTEST

  
Valerie Jahn-Grandin, SECRETARY

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# PRELIMINARY TITLE



**Doma Title Insurance, Inc.**  
760 N.W. 107th Avenue, Suite 401, Miami, FL 33172 18003748475 or 18003748475

## COMMITMENT FOR TITLE INSURANCE

### 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. Instrument in insurable form which must be properly executed, delivered and duly
  - a. Warranty Deed from Fee Owner(s) to Proposed Insured Owner(s)
  - b. Mortgage securing loan of Proposed Insured Mortgagee, if any
  - c. Release(s) of Mortgage(s) as shown in Schedule B, II, if any
6. Effective July 1, 2009, IC 27-7-3.7 concerning Good Funds in real estate transactions requires funds from any party to the transaction in amounts over \$10,000.00 to be in the form of an irrevocable wire transfer. Funds in an amount less than \$10,000.00 must be Good Funds in accordance with IC 27-7-3.7.
7. Effective July 1, 2006, no document executed in the State of Indiana may be accepted for recording unless it includes the following statement: "I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (name)." Indiana Code Section 36-2-11-15.
8. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
9. By virtue of Indiana Code 27-7-3.6, a fee of \$5.00 will be collected from the purchaser of each policy for each policy issued in conjunction with a closing on or after July 1, 2006. The fee should be designated as TIEFF (Title Insurance Enforcement Fund Fee) Charge.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Doma Title Insurance, Inc.. 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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Commitment for Title Insurance (07-01-2021)  
Schedule BI



240364

# PRELIMINARY TITLE

## SCHEDULE B, PART I

(Continued)

10. Effective July 1, 2013, Senate Enrolled Act 370 (P.L. 80-213) requires title companies to charge a fee for closing protection letters in real estate transactions in which a title insurance company or its authorized agents is the settlement agent. In residential transactions, the closing protection letters are mandatory and must be issued to each party. In commercial transactions, closing protection letters are available upon request.

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# PRELIMINARY TITLE



**Doma Title Insurance, Inc.**  
760 N.W. 107th Avenue, Suite 401, Miami, FL 33172 18003748475 or 18003748475

## COMMITMENT FOR TITLE INSURANCE

### 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 record.
3. Easements or claims of easements, not shown by the public records.
4. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
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 record.
6. Taxes or special assessments which are not shown as existing liens by the public records.

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



240364

# PRELIMINARY TITLE

## SCHEDULE B, PART II (Continued)

7. Taxes for the year 2023 payable in 2024 are as follows:  
Parcel Number: 43-02-33-300-088.000-020 (**TRACT 1**)  
Township: Scott  
Assessed in the name of: Huffman Phillip Kent 50% & Jacqueline Ann Weber 50%  
Legal: 023-091-001 S1/2 N 1/2 SW 33-34-5 27.65A  
Spring Installment \$243.61 - PAID  
Fall Installment \$243.61 - PAID
- Assessed Valuations: 2023-2024  
Land \$40700  
Improvements \$0
- Exemptions (Mortgage) \$0  
Exemptions (Homeowners) \$0  
Exemptions (Supp. HC) \$0  
Exemptions \$0  
Net Valuations \$40700  
Taxes for the year 2024 are now a lien but are not due and payable until 2025
8. Ditch assessment for the Fleugle, Wm Ditch, Parcel No. 531 in the amount of \$51.98 per year, PAID
9. Taxes for the year 2023 payable in 2024 are as follows:  
Parcel Number: 43-02-33-200-081.000-020 (**TRACT 2**)  
Township: Scott  
Assessed in the name of: Huffman Phillip Kent 50% & Jacqueline Ann Weber 50%  
Legal: 023-092-002 S1/2 NW SE 33-34-5 20.00A  
Spring Installment \$195.12 - PAID  
Fall Installment \$195.12 - PAID
- Assessed Valuations: 2023-2024  
Land \$32600  
Improvements \$0
- Exemptions (Mortgage) \$0  
Exemptions (Homeowners) \$0  
Exemptions (Supp. HC) \$0  
Exemptions \$0  
Net Valuations \$32600  
Taxes for the year 2024 are now a lien but are not due and payable until 2025
10. Ditch assessment for the Nickler Arm Ditch, Parcel No. 580 in the amount of \$23.40 per year, PAID
11. Ditch assessment for the Fleugle, Wm Ditch, Parcel No. 531 in the amount of \$9.40 per year, PAID
12. Right-of-way of County Road 825 N along the South side of said tracts.

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