

Issuing Agent: Thomas Pugh

Issuing Office: Gates Land Title Corp.

Issuing Office's ALTA® Registry ID: 0001135

Loan ID Number:

Commitment Number:

Property Address: 1001 W Keiser Rd, Columbia City IN 46725

SCHEDULE A

COMMITMENT

1. Commitment Date: September 24, 2024 8:00 A.M.
2. Policy to be issued: (enter text here)
 - a. 2021 ALTA® Owner's Policy
Proposed Insured: To Be Determined
Proposed Amount of Insurance: \$ to be determined
The estate or interest to be insured: Fee Simple
 - b. 2021 ALTA® Loan Policy
Proposed Insured:
Proposed Amount of Insurance: \$
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: Heirs and/or devisees of Josephine L. Ramp, deceased, subject to the rights of Wayne V. Watkins and Nicklos P. Watkins as Co-Personal Representatives.
5. The Land is described as follows: See Full Description Attached as Exhibit 'A'

Tax Key Number: 92-06-33-000-102.000-003

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic 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.

ORT Form 4757 A

Schedule A – ALTA Commitment for Title Insurance 2021 v. 01.00

07/01/2021

Schedule A Continued

File Number

Policy Number

Commencing at a point on the road known as the Osceola State Road, where the section line dividing Sections 33 and 34, Township 31 North, Range 9 East, crosses said road at the center of said road; thence west along the center of said road 16 rods; thence south parallel to said section line 10 rods; thence East parallel to said Osceola Road 16 rods to said section line; thence north along said section line to the place of beginning, containing 1 acre.

SCHEDULE B I COMMITMENT

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. Deed from Wayne V. Watkins and Nicklos P. Watkins, as Co-Personal Representatives of the Will of Josephine L. Ramp, pursuant to their power under Indiana law, to Proposed Insured.
 - (a) It should be shown that David R. Ramp and Josephine L. Ramp were husband and wife continuously from the date they acquired this property until the death of David R. Ramp on October 1, 2022.

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SCHEDULE B II COMMITMENT

EXCEPTIONS FROM COVERAGE

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. Facts which would be disclosed by a comprehensive survey of the premises herein described.
3. Rights or claims of parties in possession.
4. Mechanics', Contractors' or Materialmen's liens and lien claims, if any, where no notice thereof appears of record.
5. Any change in title occurring subsequent to the effective date of this Commitment and prior to the date of issuance of the title policy.
6. Taxes payable in the name of David R. and Josephine L. Ramp.
Tax Key Number: 92-06-33-000-102.000-003
Tax Description: NE COR NE4 S RD 33-31-9 1A
Valuations: Land - \$33600; Improvements - \$201600; Exemptions - \$14000A and \$115480H.
Taxes for 2023 payable 2024: \$211.88 due May 10 was paid May 15; \$211.88 due November 10 was paid May 15.
Taxes for the year 2024, a lien for an amount not yet due or payable.
NOTE: An annual \$70.00 user fee for recycling is collected with Spring taxes. (\$70.00 was paid May 15)
Possible future assessments on Ditch #141-000B and Ditch #144-000A.
7. Possible easements and rights of way for drainage ditches, drain tile, feeders, laterals and underground pipes, whether shown of record or not shown of record.
8. Easements, or claims of easements, not shown by the public records.
9. Subject to legal right of way for W Keiser Rd and S Washington Rd.
10. Subject to debts, claims, death taxes, cost of administration and rights of devisees in connection with the Estate of Josephine L. Ramp.
11. Wayne V. Watkins and Nicklos P. Watkins were appointed Co-Personal Representatives of the Unsupervised Estate of Josephine L. Watkins on February 8,

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Schedule B-II Continued

File Number

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2024. Said estate is pending in Whitley Circuit Court as cause #92-C01-2402-EU-000015.

12. We have made judgment searches vs: Josephine L. Ramp; and found none.

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

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

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

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

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