

LAND AUCTION

Wells County
Indiana



10.2⁺
ACRES
Offered in 2 Tracts

- Water & Sewer in Area
- Next to Lancaster Park
- Close to Lancaster Elementary School

INFORMATION *Booklet*



Thursday, April 3 at 6:00pm

held at Wells County 4-H Park, Bluffton, IN • Online Bidding Available

800.451.2709 • 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.

AUCTION MANAGER

Al Pfister 260.760.8922



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

800.451.2709 | 260.244.7606

www.schraderauction.com

Follow us and download our Schrader iOS app



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BIDDER PRE-REGISTRATION FORM

THURSDAY, APRIL 3, 2025

10.2± ACRES – WELLS 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 or fax to 260-244-4431, no later than Thursday, March 27, 2025.
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
10.2± Acres • Wells County, Indiana
Thursday, April 3, 2025

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 Thursday, April 3, 2025 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, Thursday, March 27, 2025**. 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.

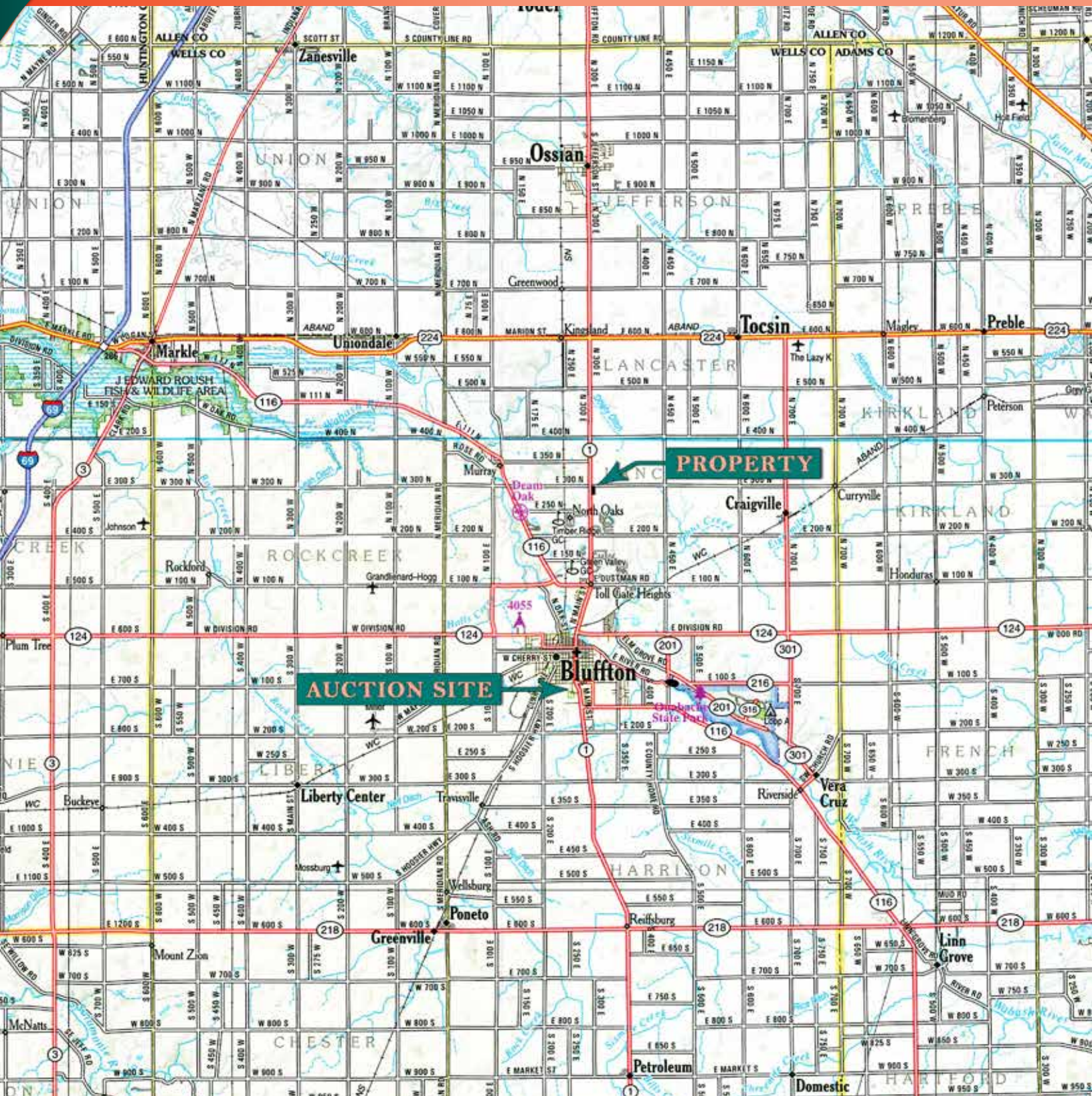
Upon receipt of this completed form and your deposit money, you will be sent a bidder number and password via e-mail. Please confirm your e-mail address below:

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 Map

LOCATION MAP



AUCTION LOCATION: Wells County
4-H Park, 1240 4-H Park Rd.,
Bluffton, IN 46714

PROPERTY LOCATION: Southeast
corner of St Rd 1 and CR 300N (Jackson St.)



Online Bidding Available: You may bid online during the auction at www.schraderauction.com. You must be registered **One Week in Advance** of the Auction to bid online. For online bidding information, call Schrader Auction Company at 800.451.2709.

Tract Map

TRACT MAP



Inspection Dates:

Tuesday March 4 • 4:00 - 6:00 pm

Saturday, March 22 • 10:00 am - Noon

Meet Schrader Representative at Tract 1.

Tract Descriptions

LAND AUCTION **10.2±** ACRES

Thursday, April 3 at 6:00pm

Offered in 2 Tracts

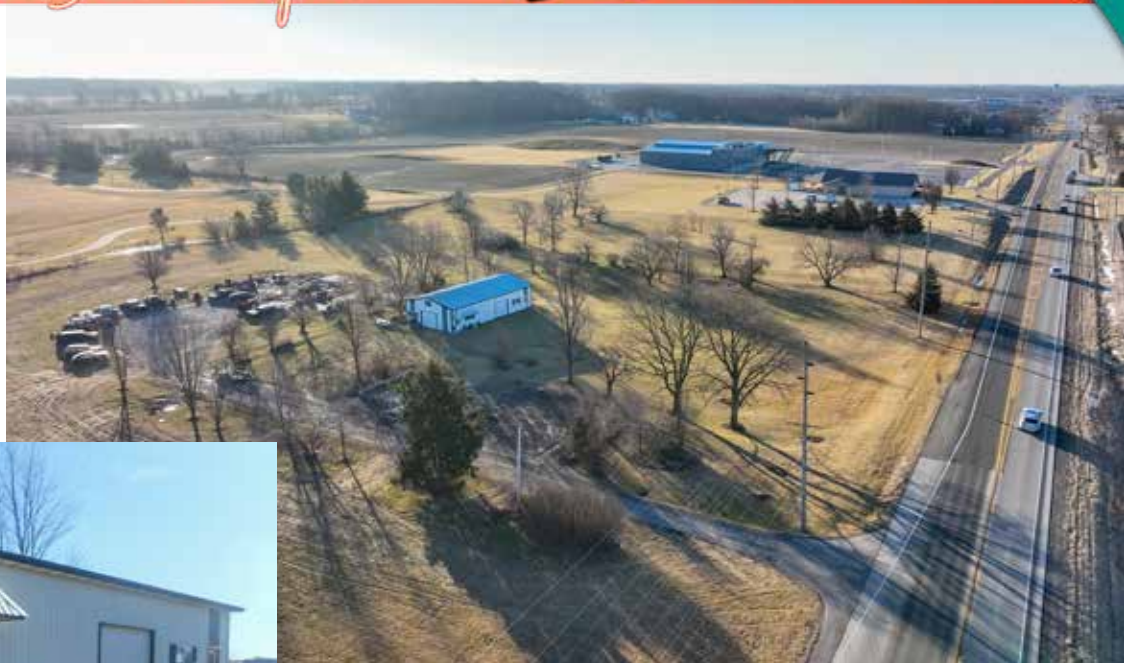
Wells County
Indiana

TRACT 1: 1.7± Acres.

Building site with 1,800 SF barn. Frontage on St Rd 1. Possession of the building will be on or before May 31, 2025.

TRACT 2: 8.5± Acres with frontage on St Rd 1 and CR 300N (Jackson St.).

OWNER: Ladig Estate



Subject to Indiana Michigan Power Company Easement for rebuilding transmission lines. Contact Auction Manager, Al Pfister at 260.760.8922, for details.

Auction Terms & Conditions:

PROCEDURE: The property will be offered in 2 individual tracts, any combination of tracts and as a total 10-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.

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 of the building will be on or before May 31, 2025.

REAL ESTATE TAXES: Real estate taxes shall be prorated to the day of closing.

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: It is expected that the property will be conveyed using existing legal descriptions, without a new survey. A new survey will not be provided except as may be required by law to complete the transaction or as may be deemed necessary in Seller's sole discretion. If a new survey is provided, the survey costs shall be shared equally (50:50) between Buyer and Seller. If a new survey is provided, the purchase price shall not be subject to adjustment regardless of the number of acres shown in any survey.

AGENCY: Schrader Real Estate & 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.

AUCTION MANAGER:

Al Pfister 260.760.8922

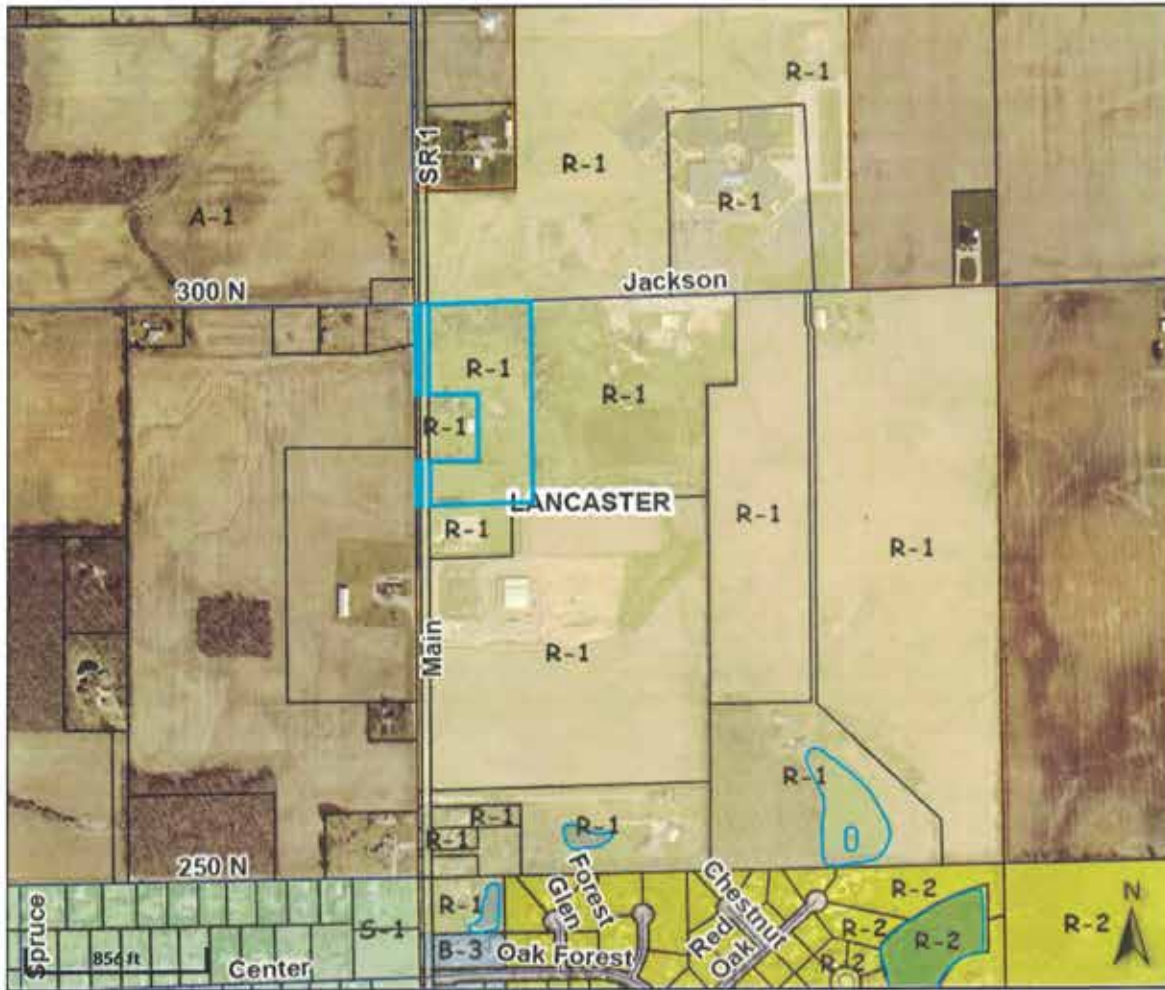
800.451.2709

SchraderAuction.com



Zoning Map

ZONING MAP



Overview



Legend

- ROW_Setbacks**
- Rural Major Collector
 - Rural Minor Arterial
 - Rural Other Principal Arterial
 - Road Centerlines
- Towns**
- Towns
 - Townships
- Rail**
- Rail
- Water**
- Water
 - Culverts
 - Ditches
- Parcels**
- Parcels
- Zoning**
- WIND
 - L-1
 - PUD1
 - A-1
 - A-R
 - B-1
 - B-2
 - B-3
 - C-1
 - I-1
 - I-2
 - M-1
 - M-2
 - R-1
 - R-2
 - R-3
 - S-1

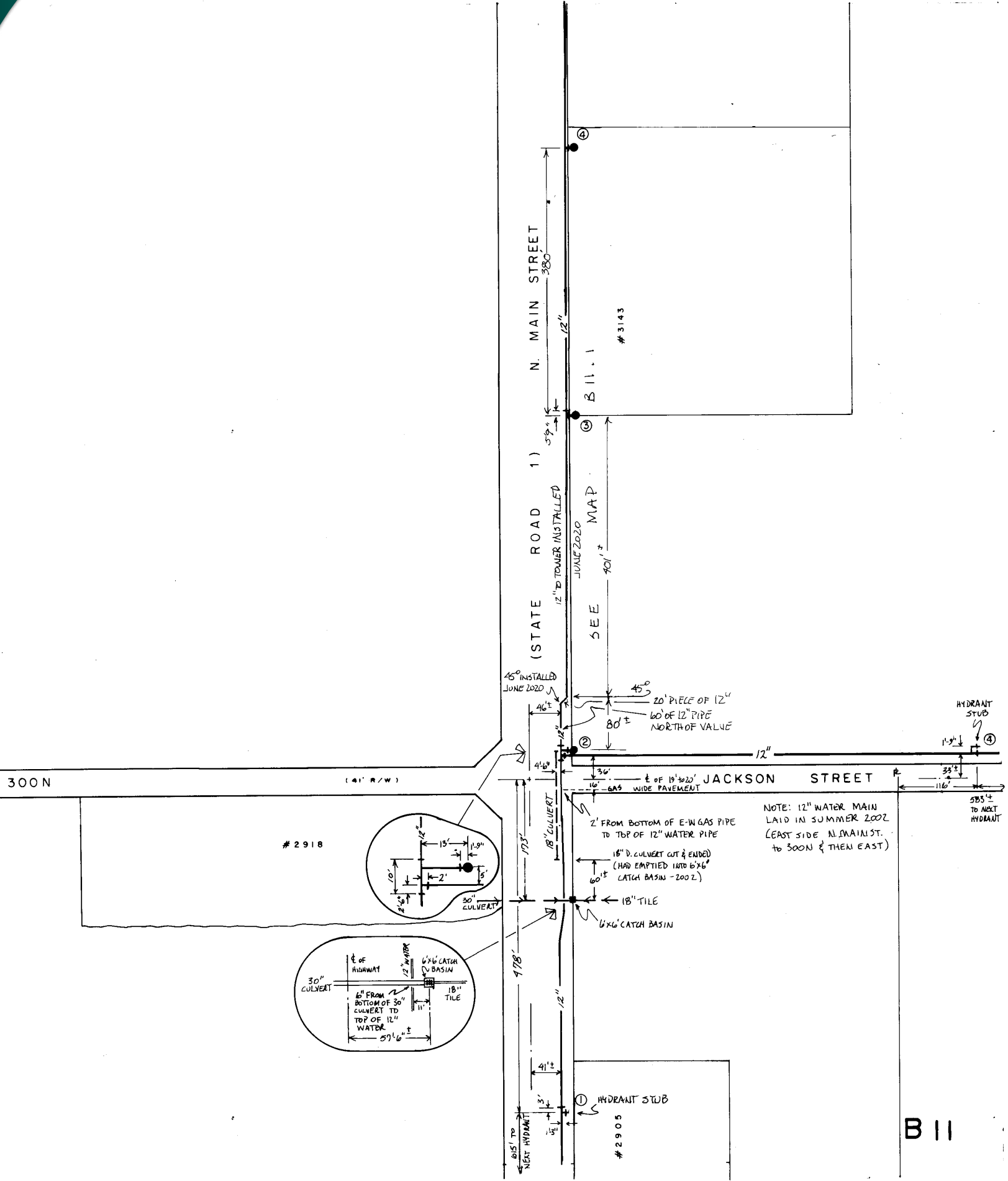
Parcel ID 90-05-22-200-008.000-011
 Sec/Twp/Rng 22-27-12
 Property Address Main
 Bluffton

Alternate ID 012-03818-02
 Class RESIDENTIAL OTHER STRUCTURES
 Acreage 8.47

Owner Address Ladig, Dennis W / Geraldine
 2905 N Main St
 Bluffton, IN 46714

Water Location

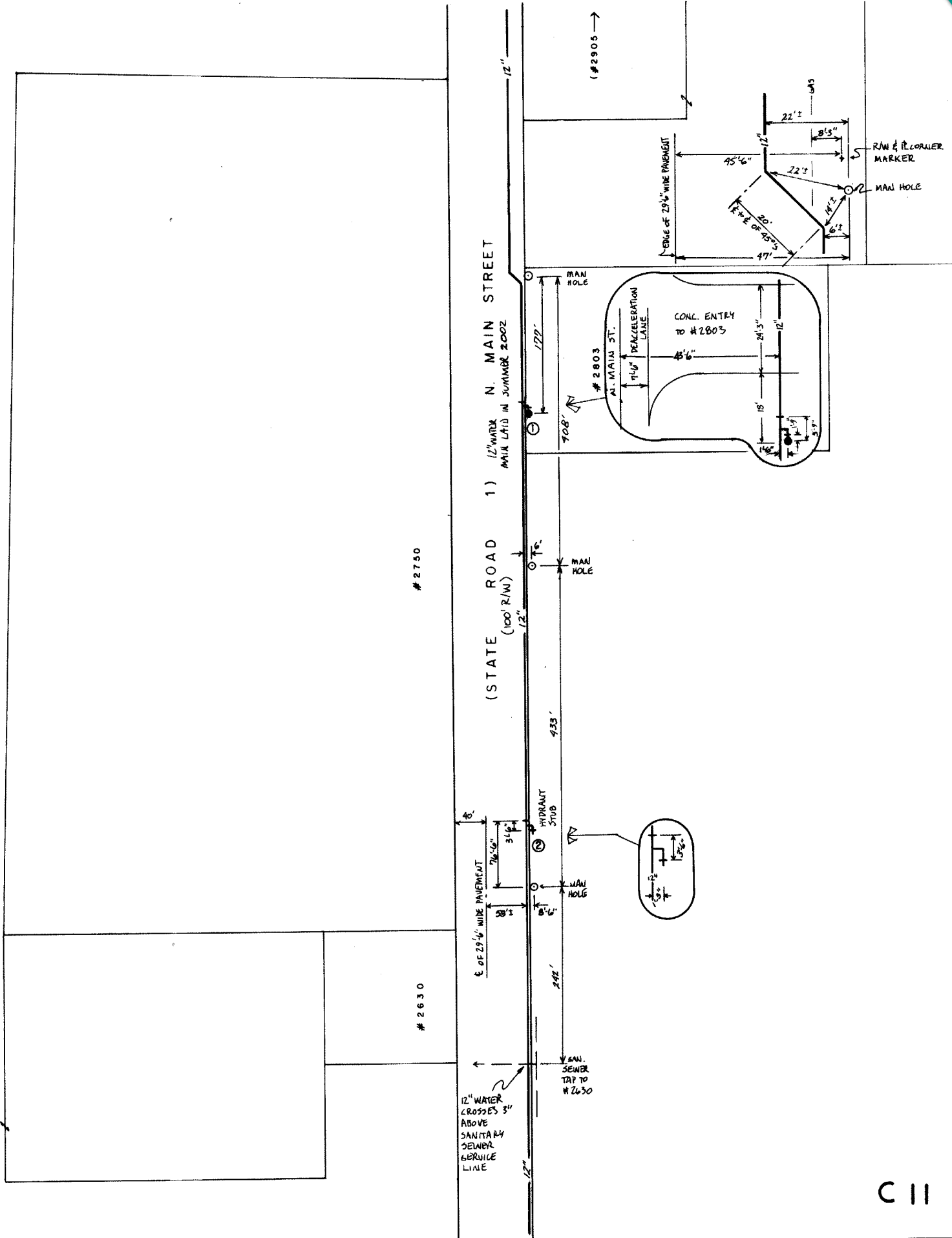
WATER LOCATION



NOTE: 12" WATER MAIN LAID IN SUMMER 2002 (EAST SIDE N. MAIN ST. TO 300N & THEN EAST)

B 11

WATER LOCATION

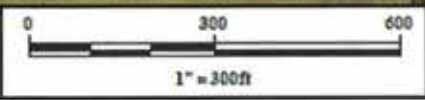


Sewer Location

SEWER LOCATION

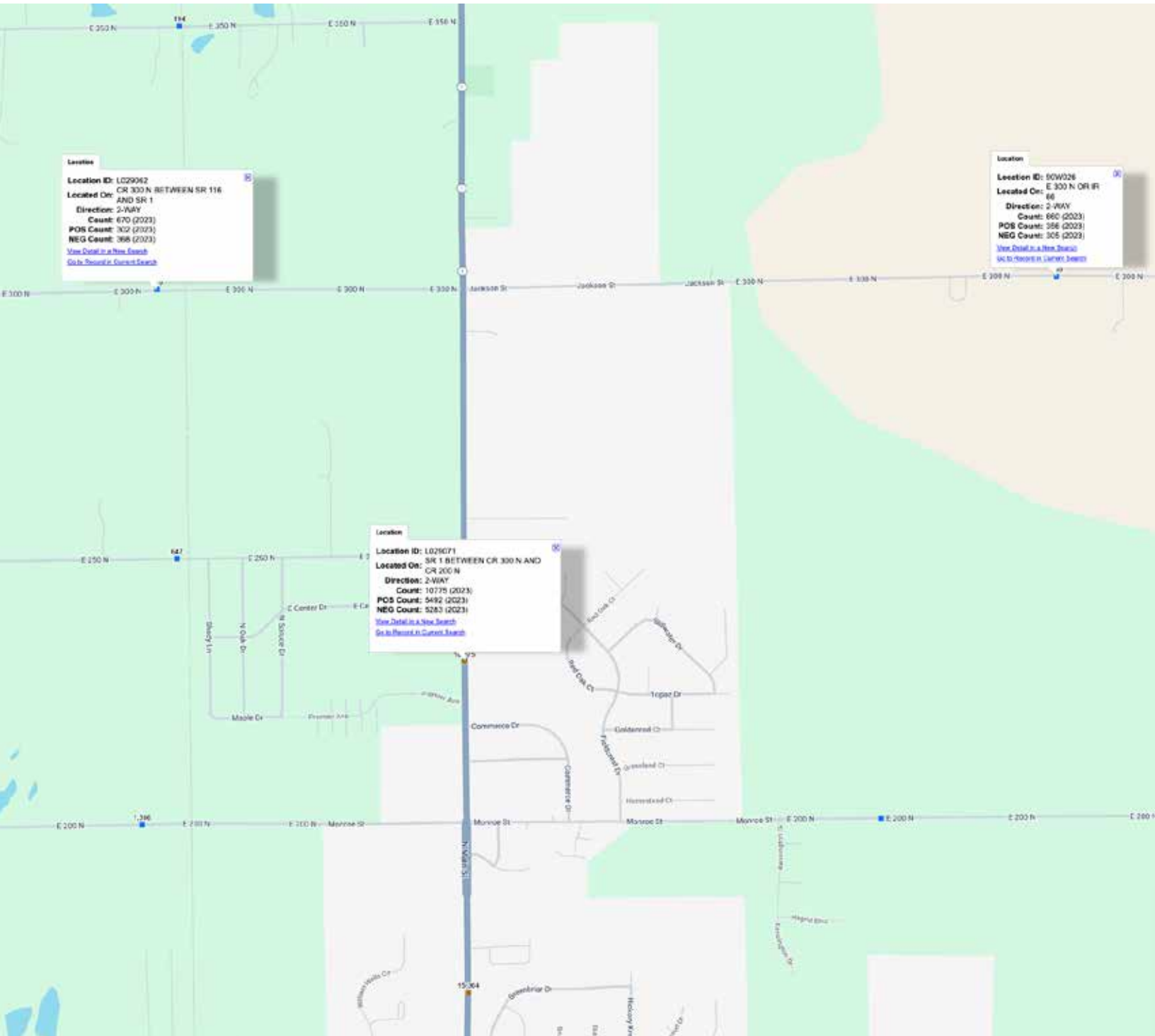


Sanitary Pipes	
Type:	<ul style="list-style-type: none"> FM SN
Centerlines	
Highway:	No
<input type="checkbox"/> Parcels	
<ul style="list-style-type: none"> Addresses Sanitary Manholes Storm Structures 	
<ul style="list-style-type: none"> Storm Pipes Private Storm Sewers 	



INDOT Traffic Count

INDOT TRAFFIC COUNT



Easement Information

EASEMENT INFORMATION

FORT WAYNE-BLUFFTON TRANSMISSION LINE REBUILD PROJECT



Indiana Michigan Power (I&M) officials plan power grid improvements to increase reliability for customers in northern Indiana. The Fort Wayne-Bluffton Transmission Line Rebuild Project involves updating about 26 miles of electric transmission line, including 4 miles of new 69-kilo-volt (kV) about 12 miles of new double-circuit 69/138-kV power line and building a new substation.

WHAT

The project involves:

- Updating approximately 26 miles of power line between Bluffton and Fort Wayne
- Building a proposed 12-mile power line connecting Murray Substation with lines south of Bluffton. This double-circuit line is planned to operate at 69-kilovolts (kV) with one circuit built to 138-kV standards
- Building a proposed 4-mile 69-kV power line to provide looped service between the Unionsdale and Kingsland substations
- Building Baer Substation in Fort Wayne, near the Baer Road and Baer Field Thruway Intersection

WHY

Crews plan to replace the deteriorating wooden poles from the 1950s with modern steel poles. This improvement reduces the need for frequent equipment maintenance and improves the line's operational performance. The proposed substation and new transmission lines help reduce the likelihood of larger, community sustained outages and ensures reliable electric service to the community.

WHERE

- The project area includes:
- Cities of Fort Wayne and Bluffton
 - Townships of Liberty Center, Ossian, Unionsdale and Yoder
 - Counties of Adams, Wells and Allen



PROJECT SCHEDULE



*Timeline subject to change.

EASEMENT INFORMATION

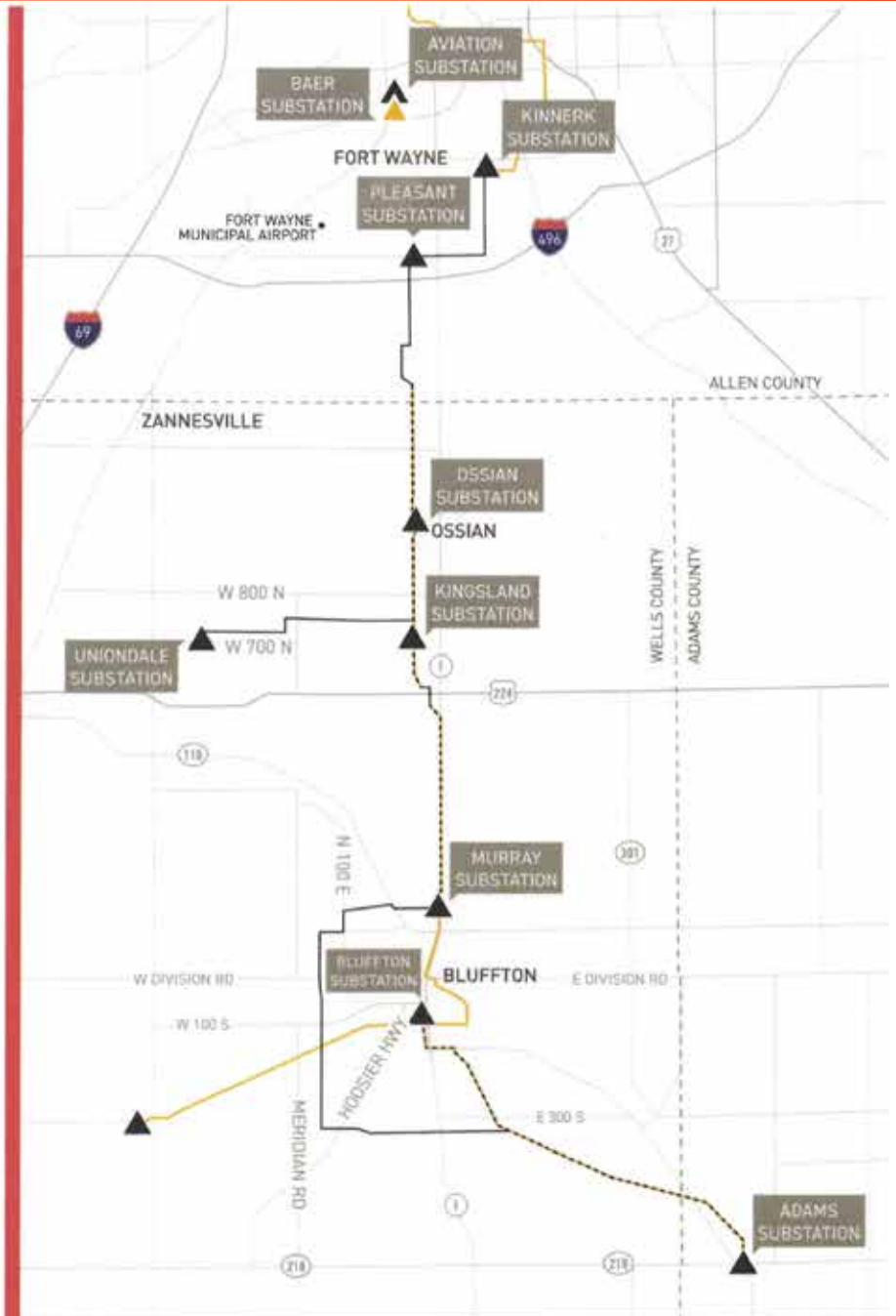
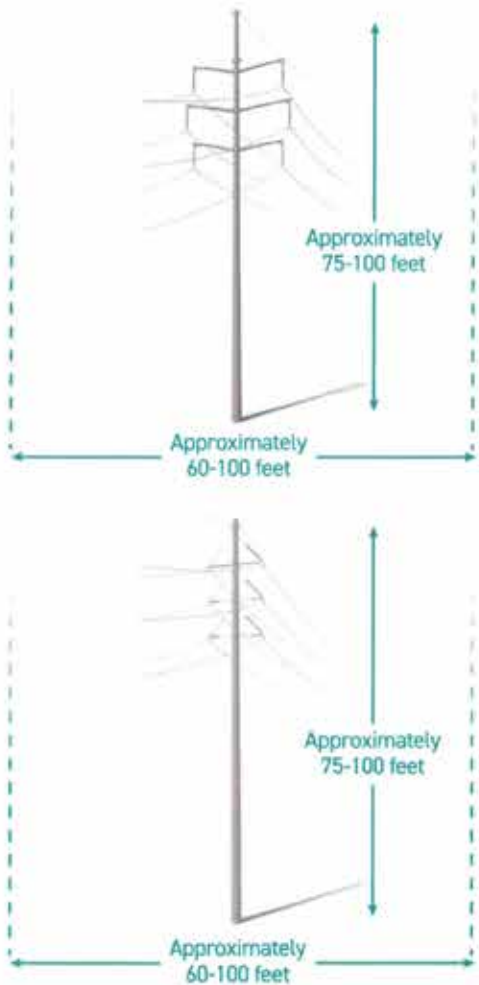
TYPICAL STRUCTURES

The project involves installing steel poles.

Typical Pole Height: **Approximately 75-100 feet***

Typical Right-of-Way Width: **Approximately 60-100 feet***

*Exact structure, height and right-of-way requirements may vary



FORT WAYNE-BLUFFTON TRANSMISSION LINE REBUILD PROJECT

- EXISTING TRANSMISSION LINE
- PROPOSED LINE ROUTE
- - - TRANSMISSION LINE TO BE REBUILT IN OR NEAR EXISTING ROUTE

- ▲ NEW SUBSTATION
- ▲ EXISTING SUBSTATION



I&M VALUES YOUR INPUT ABOUT THIS PROJECT. PLEASE SEND COMMENTS AND QUESTIONS TO:

✉ Indiana Michigan Power
I&M Outreach Team
P.O. Box 60
Fort Wayne, IN 46801

✉ IM_Outreach@aepp.com
☎ 833-441-2260
➡ IndianaMichiganPower.com/FortWayneBluffton



EASEMENT INFORMATION

Line Name: Adams - Kingsland

Line No.: TLN385:95124 **Easement No.:** 144

EASEMENT AND RIGHT OF WAY

On this ___ day of _____, 2024, in consideration of Ten and NO/100 Dollars (\$10.00), and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and the covenants hereinafter set forth, **Geraldine S. Ladig**, whose address is 2905 North Main St, Bluffton, Indiana 46714, ("Grantor"), whether one or more persons, hereby grants, sells, conveys, and warrants to **AEP Indiana Michigan Transmission Company, Inc.**, a(n) Indiana corporation, a unit of American Electric Power, whose principal business address is 1 Riverside Plaza, Columbus, Ohio 43215, ("AEP") and its successors, assigns, lessees and tenants a permanent easement and right of way ("Easement"), for electric transmission, distribution, and communication lines and appurtenant equipment and fixtures, being, in, on, over, under, through and across the following described lands of the Grantor, situated in the State of Indiana, Wells County, NW 1/4 Quarter section, Section 22, Township No. 27 North, Range No. 12 East, City of Bluffton, GIS Identifier 012-03818-01, Tax Parcel Number 90-05-22-200-007.000-011.

Grantor claims title by Warranty Deed, Book 116, Page 450, recorded on 04/06/1981; in the Wells County Recorder's Office.

Auditor/Key/Tax Number: 90-05-22-200-007.000-011

The Easement Area is more fully described and depicted on Exhibit "A", a copy of which is attached hereto and made a part hereof ("Easement Area").

GRANTOR FURTHER GRANTS AEP THE FOLLOWING RIGHTS:

The right, now or in the future, to construct, reconstruct, operate, maintain, alter, improve, extend, inspect and patrol (by ground or air), protect, repair, remove, replace, upgrade and relocate within the Easement Area, poles, towers, and structures, made of wood, metal, concrete or other materials, and crossarms, guys, anchors, grounding systems, and all other appurtenant equipment and fixtures, and to string conductors, wires and cables; together with the right to add to said facilities from time to time, and the right to do anything necessary, useful or convenient for the enjoyment of the Easement herein granted.

EASEMENT INFORMATION

The right, in AEP's discretion, now or in the future, to cut down, trim, remove, and otherwise control, using herbicides or tree growth regulators or other means, any and all trees, overhanging branches, vegetation or brush situated within the Easement Area. AEP shall also have the right to cut down, trim or remove trees situated on lands of Grantor which adjoin the Easement Area when in the opinion of AEP those trees may endanger the safety of, or interfere with the construction, operation or maintenance of AEP's facilities or ingress or egress to, from or along the Easement Area.

The right of unobstructed ingress and egress, at any and all times, over, across and along and upon the Easement Area, and across the adjoining lands of Grantor as may be necessary for access to and from the Easement Area for the above referenced purposes.

THIS GRANT IS SUBJECT TO THE FOLLOWING CONDITIONS:

The Grantor reserves the right to cultivate annual crops, pasture, construct fences (provided gates are installed that adequately provide AEP the access rights conveyed herein) and roads or otherwise use the lands encumbered by this Easement in any way not inconsistent with the rights herein granted. In no event, however, shall Grantor, its heirs, successors, and assigns plant or cultivate any trees or place, construct, install, erect or permit any temporary or permanent building, structure, improvement or obstruction including but not limited to, storage tanks, billboards, signs, sheds, dumpsters, light poles, water impoundments, above ground irrigation systems, swimming pools or wells, or permit any alteration of the ground elevation, over, or within the Easement Area. AEP may, at Grantor's cost, remove any structure or obstruction if placed within the Easement Area, and may re-grade any alterations of the ground elevation within the Easement Area.

AEP agrees to repair or pay the Grantor for actual damages sustained by Grantor to crops, fences, gates, irrigation and drainage systems, drives, or lawns that are permitted herein, when such damages arise out of AEP's exercise of the rights herein granted.

The failure of AEP to exercise any of the rights granted herein, or the removal of any facilities from the Easement, shall not be deemed to constitute an abandonment or waiver of the rights granted herein.

This instrument contains the complete agreement, expressed or implied between the parties herein and shall inure to the benefit of and be binding on their respective successors, assigns, heirs, executors, administrators, lessees, tenants, and licensees.

This Easement may be executed in counterparts, each of which shall be deemed an original, but all of which, taken together, shall constitute one and the same instrument.

Any remaining space on this page left intentionally blank. See next page for signatures.

EASEMENT INFORMATION

IN WITNESS WHEREOF, the Grantor has executed this Easement effective the day, month and year first above written.

GRANTOR

Geraldine S. Ladig

State of Indiana §
 §
County of Wells §

The foregoing instrument was acknowledged before me this _____ day of _____, 2024, by Geraldine S. Ladig.

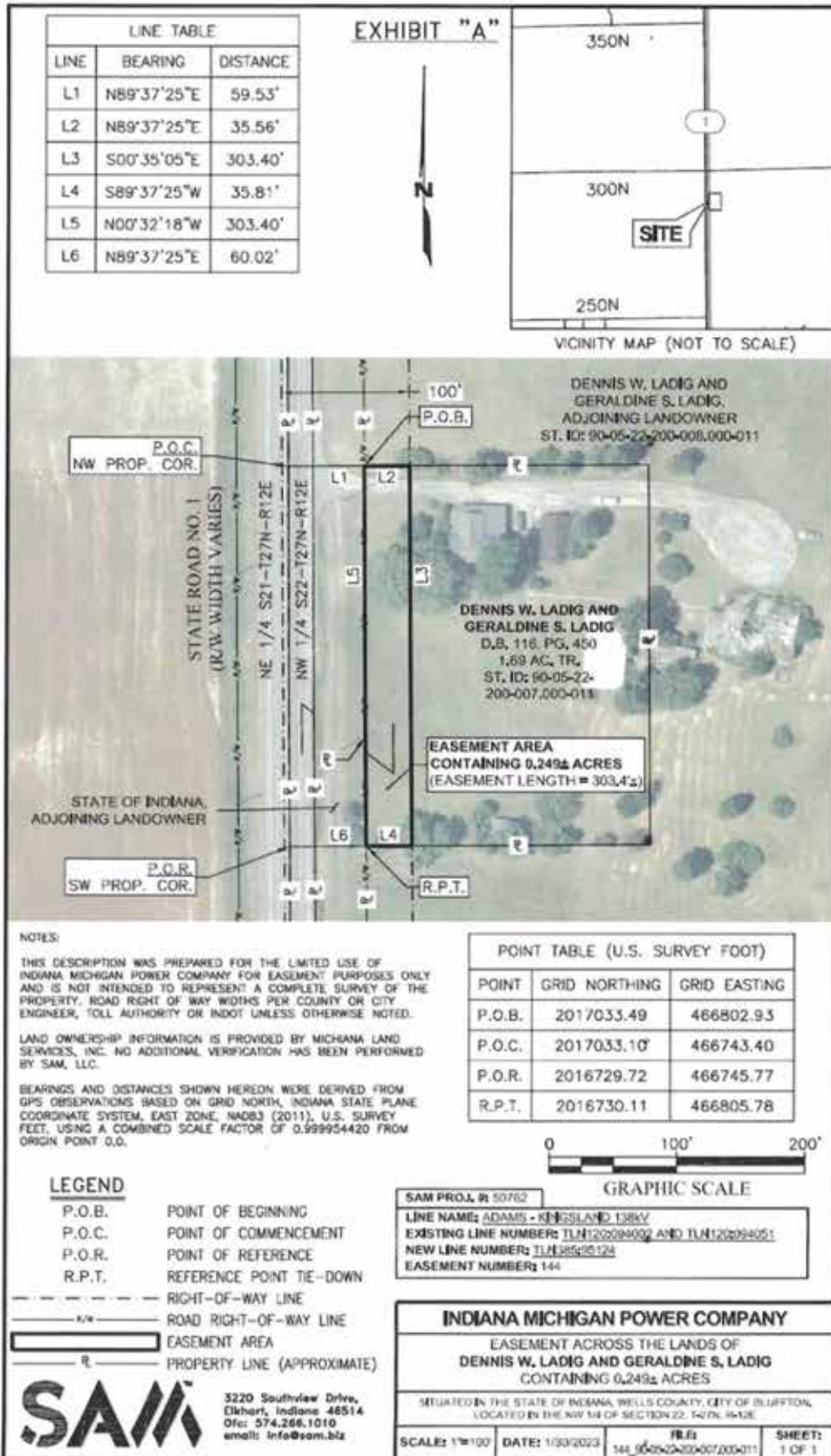
Notary Public
Print Name: _____
My Commission Expires: _____
I am a resident of _____ County, _____
Acting in the County of Wells

I affirm, under penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.
Thomas G. St. Pierre

This instrument prepared by Thomas G. St. Pierre, Associate General Counsel - Real Estate, American Electric Power Service Corporation, 1 Riverside Plaza, Columbus, OH 43215 for and on behalf of AEP Indiana Michigan Transmission Company, Inc., a unit of American Electric Power.

When recorded return to: American Electric Power - Transmission Right of Way, PO Box 60, Fort Wayne, IN 46801.

EASEMENT INFORMATION



EASEMENT INFORMATION

EXHIBIT "A"

A VARIABLE WIDTH EASEMENT SITUATED IN THE NORTHWEST QUARTER OF SECTION 22, TOWNSHIP 27 NORTH, RANGE 12 EAST, CITY OF BLUFFTON, WELLS COUNTY, STATE OF INDIANA, BEING A PART OF THAT PARCEL OF LAND CONVEYED TO DENNIS W. LADIG AND GERALDINE S. LADIG, BY DEED BOOK 116, PAGE 450 IN THE RECORDER'S OFFICE OF WELLS COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID LADIG PARCEL, ALSO BEING A POINT ON THE WESTERLY LINE OF SAID SECTION 22 AND A POINT IN THE RIGHT-OF-WAY OF STATE ROAD NUMBER 1 (RIGHT-OF-WAY WIDTH VARIES) (POINT OF COMMENCEMENT);

THENCE NORTH 89°37'25" EAST, ALONG THE NORTHERLY LINE OF SAID PARCEL, A DISTANCE OF 59.53 FEET TO A POINT ON THE EASTERLY RIGHT-OF-WAY LINE OF STATE ROAD NUMBER 1, BEING THE TRUE POINT OF BEGINNING;

THENCE CONTINUING NORTH 89°37'25" EAST, ALONG SAID NORTHERLY LINE, A DISTANCE OF 35.56 FEET;

THENCE SOUTH 00°35'05" EAST, LEAVING SAID NORTHERLY LINE AND THROUGH SAID PARCEL, A DISTANCE OF 303.40 FEET TO THE SOUTHERLY LINE OF SAID PARCEL;

THENCE SOUTH 89°37'25" WEST, ALONG SAID SOUTHERLY LINE, A DISTANCE OF 35.81 FEET TO A POINT ON SAID EASTERLY RIGHT-OF-WAY LINE OF STATE ROAD NUMBER 1 (REFERENCE POINT TIE-DOWN), WHICH BEARS NORTH 89°37'25" EAST, A DISTANCE OF 60.02 FEET FROM THE SOUTHWEST CORNER OF SAID PARCEL, ALSO BEING A POINT ON THE WESTERLY LINE OF SAID SECTION 22 (POINT OF REFERENCE);

THENCE NORTH 00°32'18" WEST, ALONG SAID EASTERLY RIGHT-OF-WAY LINE, A DISTANCE OF 303.40 FEET TO THE TRUE POINT OF BEGINNING, CONTAINING 0.249 ACRES, MORE OR LESS.

TO THE BEST OF MY KNOWLEDGE AND BELIEF, THIS PLAT, TOGETHER WITH THE "LOCATION CONTROL SURVEY" ENTITLED "INDIANA MICHIGAN POWER COMPANY, ADAMS - KINGSLAND 138kV" RECORDED IN THE OFFICE OF THE RECORDER OF WELLS COUNTY, INDIANA, (INCORPORATED AND MADE PART HEREOF BY REFERENCE) COMPRISE A ROUTE SURVEY EXECUTED IN ACCORDANCE WITH INDIANA ADMINISTRATIVE CODE 865 IAC 1-12. IT IS INTENDED THAT THE MONUMENTS AND COORDINATE VALUES SHOWN ON THESE EXHIBITS AND THE SAID "LOCATION CONTROL SURVEY" BE USED AS THE BASIS FOR LOCATION OF THE EASEMENT LINES SHOWN HEREON.



Christian F. Marbach 1/29/2023
 CHRISTIAN F. MARBACH DATE
 REGISTERED LAND SURVEYOR No. LS80880002

NOTES:

THIS DESCRIPTION WAS PREPARED FOR THE LIMITED USE OF INDIANA MICHIGAN POWER COMPANY FOR EASEMENT PURPOSES ONLY AND IS NOT INTENDED TO REPRESENT A COMPLETE SURVEY OF THE PROPERTY. ROAD RIGHT OF WAY WIDTHS PER COUNTY OR CITY ENGINEER, TOLL AUTHORITY OR INDOT UNLESS OTHERWISE NOTED.

LAND OWNERSHIP INFORMATION IS PROVIDED BY MICHIANA LAND SERVICES, INC. NO ADDITIONAL VERIFICATION HAS BEEN PERFORMED BY SAM, LLC.

BEARINGS AND DISTANCES SHOWN HEREON WERE DERIVED FROM GPS OBSERVATIONS BASED ON GRID NORTH, INDIANA STATE PLANE COORDINATE SYSTEM, EAST ZONE, NAD83 (2011), U.S. SURVEY FEET, USING A COMBINED SCALE FACTOR OF 0.999954420 FROM ORIGIN POINT 0,0.



3220 Southview Drive,
 Elkhart, Indiana 46514
 Ofc: 574.266.1010
 email: info@sam.biz

SAM PROJ. #: 50762
 LINE NAME: ADAMS - KINGSLAND 138kV
 EXISTING LINE NUMBER: TLN120-094002 AND TLN120-094051
 NEW LINE NUMBER: TLN385-95124
 EASEMENT NUMBER: 144

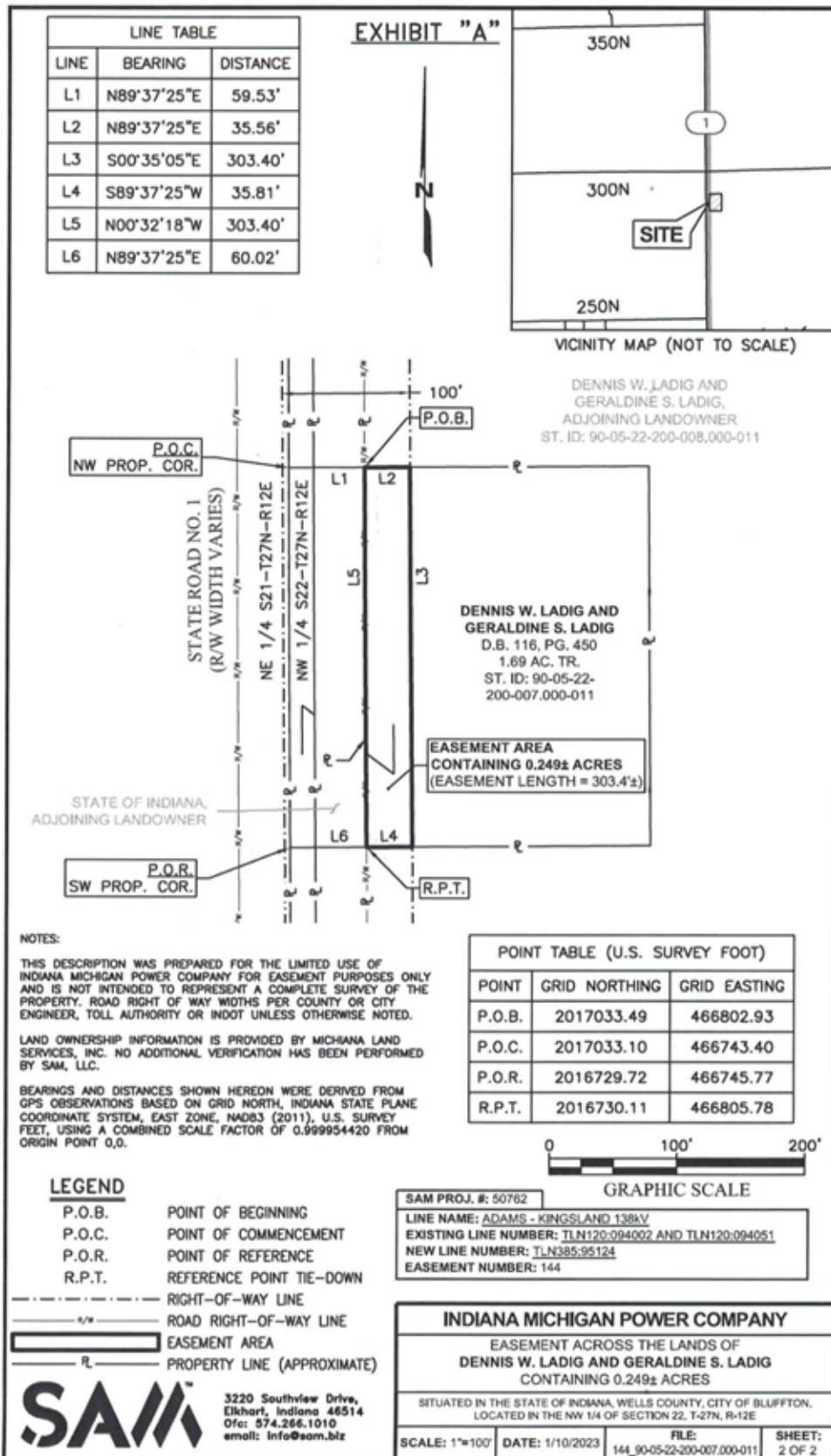
INDIANA MICHIGAN POWER COMPANY

EASEMENT ACROSS THE LANDS OF
 DENNIS W. LADIG AND GERALDINE S. LADIG
 CONTAINING 0.249± ACRES

SITUATED IN THE STATE OF INDIANA, WELLS COUNTY, CITY OF BLUFFTON,
 LOCATED IN THE NW 1/4 OF SECTION 22, T-27N, R-12E

DATE: 1/10/2023	FILE: 144_90-05-22-200-007.000-011	SHEET: 1 OF 2
-----------------	---------------------------------------	------------------

EASEMENT INFORMATION



County Assessor Cards

COUNTY ASSESSOR CARD

90-05-22-200-008.000-011
General Information
Parcel Number
 90-05-22-200-008.000-011
Local Parcel Number
 0120381802

Tax ID:

Routing Number
 M14 R39

Property Class 599
 Other Residential Structures

Year: 2024

Location Information

County
 Wells

Township
 LANCASTER TOWNSHIP

District 011 (Local 011)
 BLUFFTON CITY-LANCASTER TW

School Corp 8435
 NORTHERN WELLS COMMUNITY

Neighborhood 502947-011
 LANCASTER TOWNSHIP PAVED

Section/Plat
 22

Location Address (1)
 MAIN
 BLUFFTON, IN 46174

LADIG, DENNIS W/GERALDINE MAIN
Ownership
 Ladig, Dennis W / Geraldine
 2905 N Main St
 Bluffton, IN 46714-9297

Legal

22-27-12 B.47
 PT N 912.5' OF W 526.08'
 W12 NW



Valuation Records (Work in Progress values are not certified values and are subject to change)

Assessment Year	Reason For Change	2023	2022	2021	2020
2024	WIP	AA	AA	AA	AA
02/14/2024	As Of Date	03/30/2024	04/07/2022	03/01/2021	03/05/2020
Indiana Cost Mod	Valuation Method	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod
1.0000	Equalization Factor	1.0000	1.0000	1.0000	1.0000
Notice Required					
\$63,400	Land	\$58,700	\$44,000	\$43,200	\$41,500
\$0	Land Res (1)	\$0	\$0	\$0	\$0
\$63,400	Land Non Res (2)	\$58,700	\$0	\$0	\$0
\$0	Land Non Res (3)	\$0	\$44,000	\$43,200	\$41,500
\$3,200	Improvement	\$3,200	\$3,400	\$2,100	\$2,100
\$0	Imp Res (1)	\$0	\$0	\$0	\$0
\$0	Imp Non Res (2)	\$0	\$0	\$0	\$0
\$3,200	Imp Non Res (3)	\$3,200	\$3,400	\$2,100	\$2,100
\$66,600	Total	\$61,900	\$47,400	\$45,300	\$43,600
\$0	Total Res (1)	\$0	\$0	\$0	\$0
\$63,400	Total Non Res (2)	\$58,700	\$0	\$0	\$0
\$3,200	Total Non Res (3)	\$3,200	\$47,400	\$45,300	\$43,600

Land Data (Standard Depth: Res: 120', Ct 150' Base Lot: Res: 0' X 0', Ct: 0' X 0')

Land Type	Pricing Method	Soil ID	Act Front	Size Factor	Rate	Adj. Rate	Ext. Value	Infl. %	Market Factor	Cap 1	Cap 2	Cap 3	Value
91	A		0	8.4700	1.00	\$7,479	\$63,347	0%	1.0000	0.00	100.00	0.00	\$63,350

Lot

Market Model
 N/A

Characteristics

Topography
 Level, Rolling Flood Hazard

Public Utilities
 Gas, Electricity ERA

Streets or Roads
 Paved TIF

Neighborhood Life Cycle Stage
 Other

Printed Thursday, April 18, 2024

Review Group 2023

Data Source External Only

Collector 06/01/2023

Nexus

Appraiser

LANCASTER TOWNSHIP P

1/2

Notes

Land Computations

Calculated Acreage	8.47
Actual Frontage	0
Developer Discount	<input type="checkbox"/>
Parcel Acreage	8.47
81 Legal Drain NV	0.00
82 Public Roads NV	0.00
83 UT Towers NV	0.00
9 Homesite	0.00
91/92 Acres	8.47
Total Acres Farmland	0.00
Farmland Value	\$0
Measured Acreage	0.00
Avg Farmland Value/Acre	0.00
Value of Farmland	\$0
Classified Total	\$0
Farm / Classified Value	\$0
Homesite(s) Value	\$0
91/92 Value	\$63,400
Supp. Page Land Value	\$0
CAP 1 Value	\$63,400
CAP 2 Value	\$0
CAP 3 Value	\$0
Total Value	\$63,400

COUNTY ASSESSOR CARD

90-05-22-200-008.000-011 LADIG, DENNIS W/GERALDINE MAIN 599, Other Residential Structures LANCASTER TOWNSHIP P 2/2

General Information

Occupancy: Barn, Bank & Flat (T2) # TF
 Description: Barn, Bank & Flat (T2)
 Story Height: 0
 Style: N/A
 Finished Area: Kitchen Sinks, Water Heaters, Add Fixtures
 Make: Total

Floor Finish

Earth Tile
 Slab Carpet
 Sub & Joist Unfinished
 Wood Other
 Parquet

Accommodations

Bedrooms: 1
 Living Rooms
 Dining Rooms
 Family Rooms
 Total Rooms

Wall Finish

Plaster/Drywall Unfinished
 Paneling Other
 Fiberboard

Roofing

Built-Up Metal Asphalt Slate Tile
 Wood Shingle Other

Exterior Features

Description	Area	Value
Specialty Plumbing		
Specialty Plumbing	Count	Value
	2	
	3	
Total Base		
Row Type Adj.		
Adjustments		
Unfin Int (-)		
Ex Liv Units (+)		
Rec Room (+)		
Loft (+)		
Fireplace (+)		
No Heating (-)		
A/C (+)		
No Elec (-)		
Plumbing (+ / -)		
Spec Plumb (+)		
Elevator (+)		
Sub-Total, One Unit		
Sub-Total, 1 Units		
Exterior Features (+)	\$0	\$0
Garages (+) 0 sqft	\$0	\$0
Quality and Design Factor (Grade)		
Location Multiplier	0.93	
Replacement Cost		\$56,047

Summary of Improvements

Description	Story Height	Constr Type	Grade	Year Built	Eff Year	Eff Age	Eff Co	Base Rate	LCM	Adj Rate	Size	RCN	Norm Dep	Remain. Value	Abn Obs	PC	Nbhd	Mrkt	Cap 1	Cap 2	Cap 3	Improv Value						
1: Barn, Bank & Flat (T2)	1	D	D	1900	1900	124	VP	\$34.70	0.93		34' x 56' x 20'	\$56,047	85%	\$8,410	70%	100%	1,000	1,000	0.00	0.00	100.00	\$2,500						
2: Granary	1	D	D	1900	1900	124	VP	\$23.04	0.93		22' x 32'	\$12,068	85%	\$1,810	70%	100%	1,000	1,000	0.00	0.00	100.00	\$500						
3: Utility Shed	1	SV	C	1984	1984	40	F		0.93		11' x 12'		70%		0%	100%	1,000	1,000	0.00	0.00	100.00	\$200						
Total all pages																					\$3,200				Total this page		\$3,200	

COUNTY ASSESSOR CARD

90-05-22-200-007.000-011
General Information
 Parcel Number
 90-05-22-200-007.000-011
 Local Parcel Number
 0120381801

LADIG, DENNIS W/GERALDINE
Ownership
 Ladig, Dennis W / Geraldine
 2905 N Main St
 Bluffton, IN 46714-9297

2905 N MAIN
Transfer of Ownership
 Date
 01/01/1900
 Ladig, Dennis W / Ger

511, 1 Family Dwell - Unplatted (0 to 9.9
Doc ID Code Book/Page Adj Sale Price Vli
 Doc ID Code Book/Page Adj Sale Price Vli
 WD / /

LANCASTER TOWNSHIP P 1/2
Notes
 2/3/2024 COMMENT: Dwelling very poor condition - fire 24 day 25

Routing Number
 M14 R38
 Property Class 511
 1 Family Dwell - Unplatted (0 to 9.9

Legal
 22-27-12 T.690A
 PT S 303.4' OF N 710.8' OF W
 283' N W

Assessment Year
 Reason For Change
 As Of Date
 Valuation Method
 Equalization Factor

Valuation Records (Work In Progress values are not certified values and are subject to change)

Year: 2024
Location Information
 County
 Wells
 Township
 LANCASTER TOWNSHIP

District 011 (Local 011)
 BLUFFTON CITY-LANCASTER TW
 School Corp 8435
 NORTHERN WELLS COMMUNITY
 Neighborhood 502947-011
 LANCASTER TOWNSHIP PAVED

Section/Plat
 22
 Location Address (1)
 2905 N MAIN
 BLUFFTON, In 46714

Zoning
 Subdivision
 Lot

Market Model
 N/A

Characteristics
 Topography
 Level, Rolling
 Public Utilities
 Gas, Electricity
 Streets or Roads
 Paved
 Neighborhood Life Cycle Stage
 Other

2024
 WIP
 02/14/2024
 Indiana Cost Mod
 1.0000

2023
 Misc
 07/02/2023
 Indiana Cost Mod
 1.0000

2022
 AA
 04/07/2022
 Indiana Cost Mod
 1.0000

2021
 AA
 03/01/2021
 Indiana Cost Mod
 1.0000

2020
 AA
 03/05/2020
 Indiana Cost Mod
 1.0000

Notice Required
 Land
 Land Res (1)
 Land Non Res (2)
 Land Non Res (3)
 Improvement
 Imp Res (1)
 Imp Non Res (2)
 Imp Non Res (3)
 Total
 Total Res (1)
 Total Non Res (2)
 Total Non Res (3)

Land Data (Standard Dep't: Res 126', Ct 120' Base Lot: Res 8' X 8', Ct 8' X 8')

Pricing Metho d
 Land Type
 9 A
 91 A

Act Front
 Size Factor
 Rate
 Adj. Rate
 Ext. Value
 Inf. %
 Market Factor

Value
 Cap 1
 Cap 2
 Cap 3

Calculated Acreage
 Actual Frontage
 Developer Discount
 Parcel Acreage
 81 Legal Drain NV
 82 Public Roads NV
 83 UT Towers NV
 9 Homesite
 91/92 Acres
 Total Acres Farmland
 Farmland Value
 Measured Acreage
 Avg Farmland Value/Acre
 Value of Farmland
 Classified Total
 Farm / Classified Value
 Homesite(s) Value
 91/92 Value
 Supp. Page Land Value
 CAP 1 Value
 CAP 2 Value
 CAP 3 Value
 Total Value

Land Computations
 1.69
 0
 1.69
 0.00
 0.00
 0.00
 0.00
 1.00
 0.69
 0.00
 \$0
 0.00
 0.00
 \$0
 \$0
 \$0
 \$0
 \$37,000
 \$17,900
 \$37,000
 \$17,900
 \$0
 \$54,900

Value
 \$30,600
 \$20,900
 \$0
 \$9,700
 \$111,100
 \$104,400
 \$0
 \$6,700
 \$141,700
 \$125,300
 \$0
 \$16,400
 \$16,400

Collector
 08/01/2023
 Nexus
 Appraiser

Data Source
 External Only
 Review Group
 2023
 Thursday, April 15, 2024

COUNTY ASSESSOR CARD

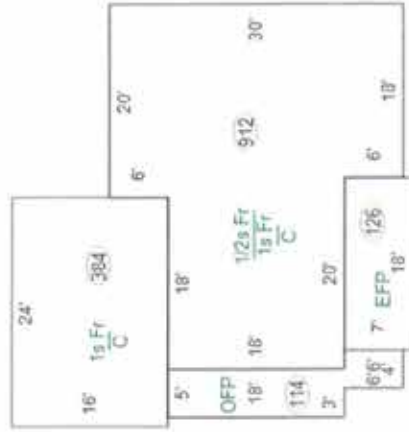
90-05-22-200-007.000-011 LADIG, DENNIS W/GERALDINE 2905 N MAIN 511, 1 Family Dwell - Unplatted (0 to 9.9 LANCASTER TOWNSHIP P 2/2

General Information		Plumbing		Cost Ladder			
Occupancy	Single-Family	#	TF	Floor Constr	Base Finish	Value	Totals
Description	Single-Family	1	3	1	1Fr	1296	\$94,500
Story Height	1 1/2	1	2	2			
Style	53 Partial Story - Below	1	1	3			
Finished Area	2208 sqft	1	1	4			
Make		0	0	1/4			
		4	7	1/2	1Fr	912	\$29,700
				3/4			

Floor Finish		Accommodations	
<input checked="" type="checkbox"/> Earth	<input checked="" type="checkbox"/> Tile	Bedrooms	3
<input type="checkbox"/> Slab	<input type="checkbox"/> Carpet	Living Rooms	1
<input checked="" type="checkbox"/> Sub & Joist	<input type="checkbox"/> Unfinished	Dining Rooms	1
<input checked="" type="checkbox"/> Wood	<input type="checkbox"/> Other	Family Rooms	0
<input type="checkbox"/> Parquet		Total Rooms	6

Wall Finish		Roofing	
<input checked="" type="checkbox"/> Plaster/Drywall	<input type="checkbox"/> Unfinished	<input type="checkbox"/> Built-Up	<input type="checkbox"/> Metal
<input type="checkbox"/> Paneling	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Asphalt	<input type="checkbox"/> Slate
<input type="checkbox"/> Fiberboard		<input type="checkbox"/> Wood Shingle	<input type="checkbox"/> Other

Exterior Features	
Description	Area
Porch, Enclosed Frame	126
Porch, Open Frame	114



Adjustments		Total Base	
Unfin Int (-)		1 Row Type Adj. x 1.00	\$130,900
Ex Liv Units (+)			\$130,900
Rec Room (+)			\$0
Loft (+)			\$0
Fireplace (+)			\$0
No Heating (-)			\$0
A/C (+)			\$0
No Elec (-)			\$0
Plumbing (+/-)		7 - 5 = 2 x \$800	\$1,600
Spec Plumb (+)			\$0
Elevator (+)			\$0

Summary of Improvements	
Exterior Features (+)	\$13,900
Garages (+) 0 sqft	\$0
Quality and Design Factor (Grade)	0.90
Location Multiplier	0.93
Replacement Cost	\$122,537

Description		Count	Value
Specialty Plumbing			
Sub-Total, One Unit			\$132,500
Sub-Total, 1 Units			\$13,900
Exterior Features (+)			\$146,400
Garages (+) 0 sqft			\$146,400
Quality and Design Factor (Grade)			0.90
Location Multiplier			0.93
Replacement Cost			\$122,537

Summary of Improvements		Abn Obs	Remain. Value	Norm Dep	RCN	Size	Adj Rate	Base Rate	LCM	Eff Co	Year Built	Grade	Story Height	Constr Type	Year	Year	Value
1: Single-Family		0%	\$6,130	95%	\$122,537	2,208 sqft	0.93	\$17.68	0.93	49 VP	1900	D+2	1 1/2	Wood Fr	1900	1975	\$8,100
2: Barn, Pole (T3)		0%	\$10,760	60%	\$26,894	28' x 60' x 12'	0.93	\$30.86	0.93	44 A	1980	C	1	T3AW	1980	1980	\$5,800
3: Detached Garage		0%	\$5,300	65%	\$15,153	22'x30'	0.93	\$22.96	0.93	124 F	1900	D	1	Wood Fr	1900	1900	\$0

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.

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

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.

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.



PRELIMINARY TITLE

- 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:
- the Notice;
 - the Commitment to Issue Policy;
 - the Commitment Conditions;
 - Schedule A;
 - Schedule B, Part I – Requirements;
 - Schedule B, Part II – Exceptions; and
 - 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**
- 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:
 - comply with the Schedule B, Part I – Requirements;
 - eliminate, with the Company's written consent, any Schedule B, Part II – Exceptions; or
 - acquire the Title or create the Mortgage covered by this Commitment.
 - 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.
 - 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.
 - 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.
 - The Company is not liable for the content of the Transaction Identification Data, if any.
 - 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.
 - 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**
- Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.

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.

PRELIMINARY TITLE

- 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 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>.

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PRELIMINARY TITLE


American Land Title Association

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

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




By: _____
William P. Higgins


By: _____
Mary Gibbons

PRELIMINARY

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PRELIMINARY TITLE

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: 25-007

Issuing Office File Number: 25-007

Property Address: 2905 North Main Street, Bluffton, IN 46714 and Main Street, Bluffton, IN 46714

Revision Number:

SCHEDULE A

1. Commitment Date: January 28, 2025 8:00 AM
2. Policy to be issued:
 - (a) 2021 ALTA Owner's Policy
Proposed Insured:
Proposed Amount of Insurance: \$
The estate or interest to be insured: **Property 1: fee simple
Property 2: fee simple**
 - (b) 2021 ALTA Loan Policy
Proposed Insured:
Proposed Amount of Insurance: \$
The estate or interest to be insured: **Property 1: fee simple
Property 2: fee simple**
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:
Property 1: Dennis W. Ladig and Geraldine S. Ladig, husband and wife by warranty deed from George L Springer and Lavina Springer dated 10/17/1966 and recorded with Wells County Recording Office on 04/06/1981 in Book 116, Page 450.
Property 2: Dennis W. Ladig and Geraldine S. Ladig, husband and wife by warranty deed from George L Springer and Lavina Springer dated 04/15/1987 and recorded with Wells County Recording Office on 04/15/1987 in Book 121, Page 646.
5. The land is described as follows:
The land is described as set forth in Exhibit A attached hereto and made a part hereof.

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PRELIMINARY TITLE

American Land Title Association

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


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, License #3837351
Wells County Land Title Co Inc, License #547700




By: _____
William P. Higgins


By: _____
Mary Gibbons

PRELIMINARY

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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. Personal Representative Deed from Darren J. Ladig and Johanna K Beahrs, Personal Representatives of Dennis W. Ladig Estate and Darren J. Ladig and Johanna K Beahrs, Personal Representatives of Geraldine S. Ladig Estate to [potential buyer].

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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 encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land) 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 2024 and subsequent years, not yet due and payable.
8. Parcel 1:
Taxes for the year 2023 and thereafter.
Assessed in the names of: Ladig, Dennis W. and Geraldine S. Ladig
Parcel No. 90-05-22-200-008.000-011
Assessed Valuations: Land- \$49,700; Improvements- \$134,400; Exemptions- \$0.
Spring 2023 taxes payable 2024 of \$1671.74 paid; Fall 2023 taxes payable 2024 of \$1671.74 paid. Taxes for the year 2024 payable 2025 are now a lien not yet due and payable.

Parcel 2:
Taxes for the year 2023 and thereafter.
Assessed in the names of: Ladig, Dennis W. and Geraldine S. Ladig
Parcel No. 90-05-22-200-007.000-011
Assessed Valuations: Land- \$58,700; Improvements- \$3,200; Exemptions- \$0.
Spring 2023 taxes payable 2024 of \$562.77 paid; Fall 2023 taxes payable 2024 of \$562.77 paid. Taxes for the year 2024 payable 2025 are now a lien not yet due and payable.
9. Covenants, plat, conditions and restrictions, if any, appearing in the public records. Any easements or servitudes appearing in the public records. Any lease, grants, exceptions or reservations of minerals or mineral rights appearing in the public records.

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PRELIMINARY TITLE

10. Loss or damage arising out of irregularities in the electronic records in the Wells County Recorder's Office.
11. The address listed in this Commitment is for informational purposes only. This title insurance commitment only applies to the legal description listed with Exhibit "A".
12. A Judgment Search was made in the name of Dennis W. Ladig and Geraldine S. Ladig, individually and jointly, and both estates 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

A part of the west half of the northwest quarter of Section 22, Township 27 North, Range 12 East, Wells County, Indiana, described as follows:

Starting at the northwest corner of said Section 22, thence south 407.5 feet on the section line to a P. K. nail and washer which shall be the place of beginning, thence south 303.4 feet on said section line to a P. K. nail and washer, thence easterly deflecting left 89 degrees 51 minutes 47 feet to a standard corner marker (5/8" x 15" reinforcing bar with an aluminum cap stamped Higman, 10025), thence easterly 14.5 feet on an extension of the last above described line to a 6" x 8" wood corner post, thence easterly 221.5 feet on an extension of the last above described line to a standard corner marker, thence northerly deflecting left 90 degrees 09 minutes 303.4 feet to a standard corner marker, thence westerly deflecting left 91 degrees 13 minutes 235.6 feet to a standard corner marker, thence westerly 47 feet on an extension of the last above described line to the place of beginning, containing 1.97 acres, except that part of the former right-of-way of the Bluffton-Fort Wayne Traction Co. which crosses the above described tract. Said right-of-way being a strip 40 feet wide and being a part of the land described in a quit-claim deed, I & M Electric Co. to the State of Indiana (Deed Record Book 93, Page 184), Said exception containing 0,28 acres and leaving in the tract to be conveyed 1.69 acres.

All as shown on a plat of survey number 3686 dated September 16, 1966, by R. K. Higman, land surveyor number 10025, Indiana.

Property 2

A part of the West 1/2 of the Northwest 1/4 of Section 22, Township 27 North, Range 12 East, Lancaster Township, Wells County, Indiana, described as follows:

Beginning at the Northwest corner of said Section 22 being marked by a brass plug found; thence easterly, along the North line of said Northwest 1/4, a distance of 526.08 feet to the Northwest corner of "Northern Wells Community Schools" being marked by a P.K. Nail set this survey; thence southerly, deflecting right 91 degrees 20 minutes 00 seconds, along the west line of said school property, 912.5 feet to a standard corner marker (5/8" x 15" reinforcing bar stake with an aluminum cap stamped Stody, S-0144) set this survey at the southwest corner of said school property; thence westerly, deflecting right 88 degrees 40 minutes 00 seconds, 524.35 feet parallel with the north line of said Northwest 1/4 to a P.K. nail set this survey on the west line of said Northwest 1/4; thence northerly, deflecting right 91 degrees 13 minutes 30 seconds on the west line of said Northwest 1/4, a distance of 201.6 feet to the Southwest corner of "Ladig"; thence easterly, deflecting right 90 degrees 09 minutes 00 seconds, 282.6 feet to the southeast corner of "Ladig"; thence northerly, deflecting left 90 degrees 09 minutes 00 seconds, 303.4 feet to the Northeast corner of "Ladig"; thence westerly, deflecting left 89 degrees 51 minutes 00 seconds, 282.6 feet to the northwest corner of "Ladig"; thence northerly, deflecting right 89 degrees 51 minutes 00 seconds, along the West line of said Northwest 1/4, a distance of 407.5 feet to the point of beginning, containing 9.03 acres, more or less.

EXCEPTING THEREFROM that part of the former right-of-way of the Bluffton-Fort Wayne Traction Co. which crosses the above-described tract. Said right-of-way being a strip 40 feet wide and being a part of the land described in a Quit Claim deed, I & M Electric Co. to the State of Indiana (Deed Record Book 93, page 184. said exception containing 0.56 acres and leaving in the tract conveyed 8.47 acres, more or less.

All as shown on a plat of survey number 5821 dated March 3, 1987, by Joseph B. Stody Jr., Land Surveyor S-0144, Indiana.

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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"> • 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. • Information about your transactions with us, including information related to your insurance claims • Information from government entities, public records and other third-party sources <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.	
Reasons we can share your personal information	Does Agents National Title Insurance share?	Can you limit this sharing?
For our everyday business purposes – 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
For our marketing purposes – To offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share
Questions	Call toll free at (866) 483-2763 or privacy@incenterms.com .	

PRELIMINARY TITLE

Page 2

Who we are	
Who is providing this notice?	Agents National Title Insurance
What we do	
How does Agents National Title Insurance protect my information?	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.
How does Agents National Title Insurance collect my personal information?	<p>We collect your personal information, for example:</p> <ul style="list-style-type: none">• When you interact with us directly or through your attorney, agent, or representative• When you make a claim against your insurance policy• When we receive it from other entities, such as government entities or public records providers. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• Sharing for affiliates everyday business purposes – information about your creditworthiness• Affiliates from using your information to market to you• Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none">• 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>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• <i>Agents National Title Insurance does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>Agents National Title Insurance doesn't jointly market.</i>
Other Important Information	
<p>For Vermont Residents: 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



Wells County Land 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



Wells County Land 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.

Property Photos

TRACTS 1 & 2



TRACT 1



TRACT 1



TRACT 1



TRACT 2



TRACT 2



TRACTS 1 & 2



TRACTS 1 & 2





AUCTION MANAGER

Al Pfister 260.760.8922

#AU09200264

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