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## Title & Abstract

"The area's leader in Title & Closing Services"

**Memo: Everhome - Martindale**

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**Agents Case #200704-423**

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**First American Title Insurance Company****COMMITMENT****SCHEDULE A**AGENTS CASE NO.: **200704-423**1. EFFECTIVE DATE: **04/12/2007 AT 8:00 a.m.**

2. POLICY OR POLICIES TO ISSUED:	AMOUNT
(A) EAGLE PROTECTION OWNER'S POLICY PROPOSED INSURED:  <b>James Martindale</b>	<b>\$35,000.00</b>
(B) ALTA LOAN POLICY PROPOSED INSURED:  <b>None</b>	<b>\$</b>

3. TITLE TO THE FEE SIMPLE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THE COMMITMENT IS AS THE DATE HEREOF VESTED IN:

**Old National Bank**4. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS,  
IN Delaware COUNTY, Indiana, TO-WIT:**Lot Numbered Seventy-four (74) in Muncie Home Builders Addition, an Addition to the City of Muncie, Delaware County, Indiana, as recorded in Plat Book 4 page 42, Records of Delaware County, Indiana.**Agents Case No.: **200704-423**

By \_\_\_\_\_

Issuing Agent:  
Kings Title & Abstract Company, Inc.  
3100 North Oakwood Ave.  
Muncie, Indiana 47304  
PH 765.288.1566  
FAX 765.288.1642

Authorized Signature

**First American Title Insurance Company****COMMITMENT****SCHEDULE B - SECTION 1****REQUIREMENTS**

The following are the requirements to be complied with:

Item a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:

1. **By virtue of IC 27-7-3.6, a fee of \$5 will be collected from the purchaser of the policy for each policy issued in conjunction with closings occurring on or after July 1, 2006. The fee should be designated in the 1100 series of the HUD-1 form as a TIEFF (Title Insurance Enforcement Fund Fee) charge.**
2. **Effective July 1, 2006, no document executed in the State of Indiana may be accepted for recording unless the document includes the following affirmation statement: "I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (name)." See Indiana Code 36-2-11-15.**
3. **The local municipality must be contacted to obtain information regarding unpaid, sewer, weed mowing, and/or municipal assessments that are not a recorded lien against the land.**
4. **We must be provided a corporate resolution authorizing the intended conveyance and naming those authorized to execute the deed.**
5. **Effective July 1, 1993, a Sales Disclosure form must be filed with the County Auditor at the time of recording of most deeds and land contracts as required by IC 6-1.1-5.5. A fee of \$15.00 must be paid to the Auditor at the time of filing.**
6. **The Company requires for its review a satisfactory Warranty Deed conveying the title to the land. The Deed must then be signed, delivered and recorded.**
7. **A 1998 Homeowners Affidavit must be executed and returned to Kings Title & Abstract.**
8. **The Company requires for its review a satisfactory mortgage by the proposed mortgagor. The mortgage must then be signed, delivered, and recorded.**

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**First American Title Insurance Company****COMMITMENT****SCHEDULE B - SECTION 2****EXCEPTIONS**

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Standard Exceptions:
  - (a) Rights or claims of parties in possession not shown by the public records.
  - (b) Easements or claims of easements not shown by the public record.
  - (c) Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey or inspection of the premises.
  - (d) 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.
  - (e) Taxes or special assessments which are not shown as existing liens by the public records.

3. Special Exceptions:

- A. **Taxes for the year 2005, due and payable in 2006, each half for \$ 225.73, May installment PAID, November installment PAID. Parcel #: 1109359006000, Assessed Value: Land \$9,100.00, Improvements \$40,100.00, Exemptions \$3,00.00, Homestead \$24,600.00.**  
**Note: No liability is assumed for the accuracy of taxes. The County Treasurer should be contacted for exact amount due.**
- B. **Taxes for the year 2006, due and payable in 2007, and all subsequent years, not yet due and payable.**
- C. **Possible municipal assessments levied by City of Muncie.**
- D. **Covenants, conditions, and restrictions as set forth in instrument recorded in Muncie Home Builders Addition in Plat Book 4 page 42, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.**
- E. **Possible Easements appearing of public record recorded prior to the 50 year marketable title period as preserved by I.C. 32-20-4-3.**

**NOTE: Judgment Search has been made in the names of: James Martindale : NONE OF RECORD.**

**END SCHEDULE B**

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