

First American Title Insurance Company

COMMITMENT

SCHEDULE A

AGENTS CASE NO.: 200701-191

1. EFFECTIVE DATE: 01/03/2007 AT 8:00 AM

2. POLICY OR POLICIES TO ISSUED: AMOUNT

(A) EAGLE PROTECTION OWNER'S POLICY
PROPOSED INSURED: \$117,900.00

Jerrel F. Blankenship and Stacy B. Chaney-Blankenship, Husband and Wife

(B) ALTA LOAN POLICY
PROPOSED INSURED: \$117,900.00

National City Mortgage Division of National City Bank of IN, its successors and assigns as defined in Paragraph 1(a) of the Conditions and Stipulations of this policy.

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:

Jason Allen Adams and Nicole Lynn Adams, Husband and Wife

4. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS,
IN Delaware COUNTY, Indiana, TO-WIT:

Lot Number Sixty-three (63) in Parkshire Place, Section "D", a Subdivision of Real Estate situated in Monroe Township, Delaware County, Indiana, a plat of which is recorded in Plat Book 14 pages 25-26 of the records of plats of Delaware County, Indiana.

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By



Authorized Signature

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

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. **Release of Mortgage from Jason Allen Adams and Nicole Lynn Adams to Mutual Federal Savings Bank, dated 10-18-2004 in the amount of \$115,000.00, and recorded 10-22-2004, as Mortgage Record 2004 pages 77902-77920 in the office of the Recorder of Delaware County, Indiana.**
4. **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.**
5. **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.**
6. **A 1998 Homeowners Affidavit must be executed and returned to Kings Title & Abstract.**
7. **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 \$ 656.73, May installment PAID, November installment PAID. Parcel #: 1131253003000, Assessed Value: Land \$16,100.00, Improvements \$94,800.00, Exemptions \$0.00, Homestead \$35,000.00.
- B. Taxes for the year 2006, due and payable in 2007, and all subsequent years, not yet due and payable.

Note: No liability is assumed for the accuracy of taxes. The County Treasurer should be contacted for exact amount due.
- C. Annual assessment for the White River Southwest Ditch for the year 2006 in the amount of \$10.00, PAID, Assessment Code # 097, and all subsequent assessments not yet due and payable.
- D. Easement granted to Indiana & Michigan Electric Company, over lands not specifically located, dated December 18, 1976 in Deed Record 1976 pages 5976-77.
- E. Easement granted to The Ohio Fuel Gas Company recorded May 15, 1931 in Miscellaneous Record XX page 177 and assigned by Miscellaneous Record A-12 pages 311-12.
- F. Covenants, conditions, and restrictions as set forth in instrument recorded in Parkshire Addition in Plat Book 14 pages 25-26, 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.
- G. Easement granted to Indiana & Michigan Electric, over lands not specifically located, dated December 13, 1957 in Deed Record 377 pages 534-36.

NOTE: We have made a Judgment Search over the past ten (10) years on Jerrel F. Blankenship and Stacy B. Chancy-Blankenship, husband and wife jointly, and not as individuals, and we found: **NONE OF RECORD.**

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