

**Transaction Identification Data for reference only:**

Issuing Agent: North American Title Company, LLC  
Issuing Office: 3534 Commerce Drive, Warsaw, IN 46580  
Issuing Office's ALTA® Registry ID:  
Loan ID No.:  
Commitment No.: 15701-21-04976-IN  
Issuing Office File No.: 15701-21-04976-IN  
Property Address: 302 W Washington St, North Webster, IN 46555

**SCHEDULE A**

1. Commitment Date: February 11, 2021 at 08:00 AM
2. Policy to be issued:
  - a. ALTA 2013 Homeowner's Policy of Title Insurance  
Proposed Insured: To Be Determined  
Proposed Policy Amount: \$0.00
  - b. ALTA Loan Policy of Title Insurance  
Proposed Insured: , its successors and/or assigns as their respective interests may appear.  
Proposed Policy Amount: \$0.00
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. The Title is, at the Commitment Date, vested in:  
  
Malcolm Joe Beezley and Sheila R. Beezley, husband and wife 50% and Teresa M. Day 50%, tenants in common; Fee Simple Interest Malcolm J. Beezley and Teresa M. Day, Life Estate Interest
5. The Land is described as follows:  
  
SEE SCHEDULE C ATTACHED HERETO

Authorized Countersignature:



By: Laura Ormsby  
North American Title Company

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**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. Evidence of record that Malcolm Joe Beezley is one and the same as Malcolm J. Beezley.
6. Warranty Deed from Malcolm J. Beezley, Malcolm Joe Beezley and Sheila R. Beezley, husband and wife 50% and Teresa M. Day 50% vesting fee simple title in To Be Determined.
7. Vendors Affidavit satisfactory to Company and to the underwriter to be furnished.
8. Mortgage executed by proposed Mortgagor to the proposed insured lender.
9. Current taxes and/or drain assessments as shown in Schedule B-Section 2 are to be paid.
10. Mortgagors Affidavit(s) to be furnished.
11. Specific lien information has been redacted. All liens are to be satisfied and removed at or prior to closing.

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12. NOTE: A 36 month chain of title was done and we find the following:  
Quit Claim Deed from Jeanette Bockman by Malcolm J. Beezley, Attorney in Fact to Malcolm J. Beezley and Teresa M. Day, recorded October 15, 2020, as Instrument No. 2020100856 in the office of the Recorder of Kosciusko County, Indiana.  
Quit Claim Deed from Malcolm J. Beezley to Jeanette Bockman, recorded October 23, 2019, as Instrument No. 2019101291 in the office of the Recorder of Kosciusko County, Indiana.  
Quit Claim Deed from Malcolm J. Beezley to Jeanette Bockman, recorded August 20, 2019, as Instrument No. 2019080758 in the office of the Recorder of Kosciusko County, Indiana.  
Trustees Deed from The Jeanette Bockman Irrevocable Trust dated August 17, 2015 to Malcolm J. Beezley, recorded August 20, 2019, as Instrument No. 2019080757 in the office of the Recorder of Kosciusko County, Indiana.  
Quit Claim Deed from Malcolm Joe Beezley, Sheila R. Beezley Teresa M. Day, joint tenants with full rights of survivorship to Malcolm Joe Beezley and Sheila R. Beezley, husband and wife 50% and Teresa M. Day 50%, tenants in common, recorded April 1, 2016, as Instrument No. 2016040040 in the office of the Recorder of Kosciusko County, Indiana.
13. NOTE: If an insured closing is completed by North American Title Insurance Company Short Form Policy/Policies will be issued at the time of closing.
14. NOTE: If North American Title Insurance Company will be serving as the closing agent and this closing will take place on or after July 1, 2009, funds provided in excess of \$10,000.00 must be wired and funds less than \$10,000.00 must be good funds in compliance with IC 27-7-3.7.
15. Until disbursement has occurred in the subject transaction, the Company reserves the right to raise exceptions and requirements or determine that it will not issue a title policy based upon the details of the transaction, the review of the closing documents, and changes in recording and title searching capabilities resulting from the COVID-19 virus and its impact on the applicable county recording offices.
16. Documents satisfactory to the Company that convey the title or create the interest to be insured, or both, must be properly authorized, executed, acknowledged, proved by a subscribing witness before a notarial officer pursuant to IC 32-21-2-3(a) effective July 1, 2020, and recorded in the Public Records.

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**SCHEDULE B, PART II**  
**Exceptions**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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. 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 report date and the date on which all of the Schedule B, Part I-Requirements are met.
3. Rights or claims of parties in possession not shown by the Public Records.
4. Easements, or claims of easements, not shown by the Public Records.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the land.
6. 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.
7. Taxes or special assessments which are not shown as existing liens by the Public Records.

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Property Taxes are as follows:

Tax Year: 2019

Due and Payable: 2020

May installment amount \$22.34

Status: Paid

November installment amount \$22.34

Status: Paid

Name of Taxpayer: BEEZLEY, MALCOLM JOE & SHEILA & TERESA M DAY TIC

Land \$33,800.00

Improvements: \$53,800.00

Exemptions: Mortgage \$3,000.00

Exemptions: Over 65 (Age) \$12,480.00

Exemptions: Homestead \$45,000.00

Exemptions: Homestead - Supplemental \$12,285.00

Taxing Unit: Tippecanoe-North Webster Twp

Tax Identification No.: 024-040-005

State Parcel No: 43-08-10-200-874.000-024

Description: TRACT IN SW SE 10-33-7 .50A

8. Special Assessment as set forth below:  
Type of Assessment: Kuhn, Isiah (561)  
May Installment: \$6.25, Paid  
All future assessments are not yet due and payable.  
Taxes for 2020 payable in 2021 are a lien, but not yet due and payable.  
Taxes for 2021 due and payable in 2022 are a lien, but not yet due and payable and taxes for all subsequent installments, which are not yet a lien.
9. Added improvements in place as of January 1, 2020 are subject to assessment which could increase the tax amounts due in 2021, in such cases, the Town or Township assessor should be contacted relative to possible new assessment amounts.
10. The real estate tax information set forth above is all that is currently available in the County Tax computer. Recent computer program changes may have rendered incomplete or inaccurate the available data. THIS INFORMATION MAY NOT BE SUFFICIENT FOR THE PURPOSE OF ESTABLISHING A PROPER REAL ESTATE TAX ESCROW. Neither the Company nor its agent, assume or accept any responsibility for loss, damage, cost or expense due to, or arising out of the unavailability of accurate tax information.
11. The Company assumes no liability for increases in the amount of real estate taxes as shown above, and any civil penalties, as a result of retroactive revaluation of the land and improvements, changes in the usage of the land or the loss of any exemption or deduction applicable to the land insured herein.
12. The acreage indicated in the legal description is solely for the purpose of identifying the said tract and should not be construed as insuring the quantity of land.
13. Assessments for homeowner's association, if any, appearing in the public records.

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14. Municipal assessments, if any, assessed against the land.
15. Rights of the public, the State of Indiana, the County of Kosciusko and the municipality in and to that part of the land taken or used for road purposes.
16. Rights of way for drainage tiles, feeders and laterals, if any.
17. The address shown on Schedule A, is solely for the purpose of identifying said tract and should not be construed as insuring the address shown in the description of the land.
18. Any map/plat furnished is being done so as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.  
NOTE: Any exception contained herein omits any covenant or restriction, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
19. NOTE: North American Title Insurance Company has not conducted a state court judgment search against the purchaser, as any state court judgment against the purchaser is subordinate to the insured mortgage herein pursuant to Indiana Code 32-29-1-4 which states: PURCHASE MONEY MORTGAGE Sec. 4. A Mortgage granted by a purchaser to secure purchase money has priority over a prior judgment against the Purchaser.
20. NOTE: Judgment search has been made against Malcolm J. Beezley, Malcolm Joe Beezley, Sheila R. Beezley, husband and wife and Teresa M. Day for ten years last past. (NONE).

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**SCHEDULE C**

The Land is described as follows:

Land in the Township of Tippecanoe-north Webster, County of Kosciusko, State of Indiana, described as: A TRACT OF LAND IN THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 10, TOWNSHIP 33 NORTH, RANGE 7 EAST, KOSCIUSKO COUNTY, INDIANA MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF THE INTERSECTION OF WASHINGTON STREET AND WEST STREET IN THE TOWN OF NORTH WEBSTER, SAID POINT BEING 33 FEET WEST AND 20.4 FEET SOUTH OF THE SOUTHWEST CORNER OF LOT FORTY-THREE (43) IN THE ORIGINAL PLAT OF NORTH WEBSTER; THENCE WEST, ALONG THE NORTH RIGHT-OF-WAY LINE OF WASHINGTON STREET, 150 FEET TO AN IRON PIN; THENCE NORTH AND PARALLEL WITH THE WEST RIGHT-OF-WAY OF WEST STREET, 145 FEET TO AN IRON PIN; THENCE EAST AND PARALLEL WITH THE NORTH RIGHT-OF-WAY LINE OF WASHINGTON STREET, 150 FEET TO A PIN ON THE WEST RIGHT-OF-WAY LINE OF WEST STREET; THENCE SOUTH ALONG THE WEST RIGHT-OF-WAY LINE OF WEST STREET, 145 FEET TO THE POINT OF BEGINNING, CONTAINING 0.5 ACRES, MORE OR LESS.

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