

Beautiful

NOBLE COUNTY, IN

Auction held onsite:
10121 E 400 S, Laotto, IN, 46763

Home AUCTION

3.21±
Acres

- 4,600 sq ft home
- Secluded home with pond
- Many recent renovations
- Barn attached

Wednesday, February 25th • 6:00pm EST

**INFORMATION
BOOKLET**

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.

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SELLER: James Fisher and Jessica Fulk

AUCTION COMPANY: Schrader Real Estate and Auction Company, Inc.

Daniel James Days, RB22000867

Dean G. Rummel, RB14052473, AU08801377

*Schrader Real Estate and Auction Company, Inc.,
CO81291723, AC63001504*



SCHRADER REAL ESTATE & AUCTION CO., INC.

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

260-244-7606 or 800-451-2709

SchraderAuction.com

AUCTION TERMS & CONDITIONS:

PROCEDURE: The property will be offered in 1 individual tract. There will be open bidding during the auction as determined by the Auctioneer.

DOWN PAYMENT: 10% down payment on the day of auction. 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.

DEED: Seller shall provide Warranty Deed(s).

CLOSING: The balance of the real estate purchase price is due at closing, which will take place on or before 30 days after auction.

POSSESSION: Possession is at closing.

REAL ESTATE TAXES: Taxes will be prorated to the day of the closing and will be the responsibility of the seller. Buyer will be responsible for all taxes thereafter.

CO-BROKERAGE: Schrader Auction will offer a 1% commission to real estate agents if their buyer is the successful bidder. The agents must preregister for the auction ahead of

time and inform the sale managers of the situation. **COMMISSION WILL ONLY BE PAID TO AGENT OF SUCCESSFUL BIDDERS.**

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: The Seller shall provide a new survey where there is no existing legal description or where new boundaries are created by the tract divisions in this auction. Any need for a new survey shall be determined solely by the Seller. Seller and successful bidder shall each pay half (50:50) of the cost of the survey. The type of survey performed shall be at the Seller's option and sufficient for providing title insurance.

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.**

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**For Information Call Auction Managers:
Daniel Days • 260-233-1401 and Dean Rummel • 260-343-8511**



REGISTRATION FORMS

BIDDER PRE-REGISTRATION FORM

WEDNESDAY, FEBRUARY 25, 2026

3.21± ACRES – NOBLE 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 Wednesday, February 18, 2026.
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
3.21± Acres • Noble County, Indiana
Wednesday, February 25, 2026

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 Wednesday, February 25, 2026 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, Wednesday, February 18, 2026**. 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 & TRACT MAPS

LOCATION MAP



INSPECTION DATES:
Saturday, February 7th • 10am-12pm
Thursday, February 12th • 4pm-6pm

AUCTION HELD ON-SITE: 10121 E 400 S, Laotto, IN, 46763
DIRECTIONS TO PROPERTY: Take SR 3 north of Laotto to CR 62 & head west. Continue west onto E 400 S for 1.5 miles & the property is located on the north side of the road.

TRACT MAP

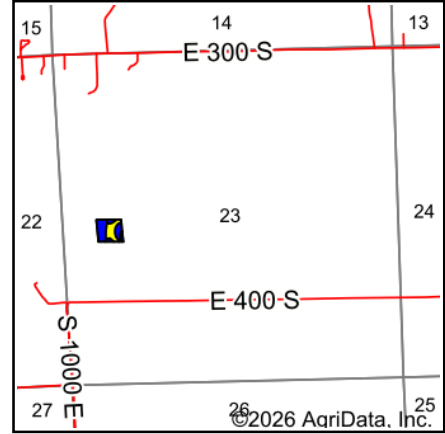
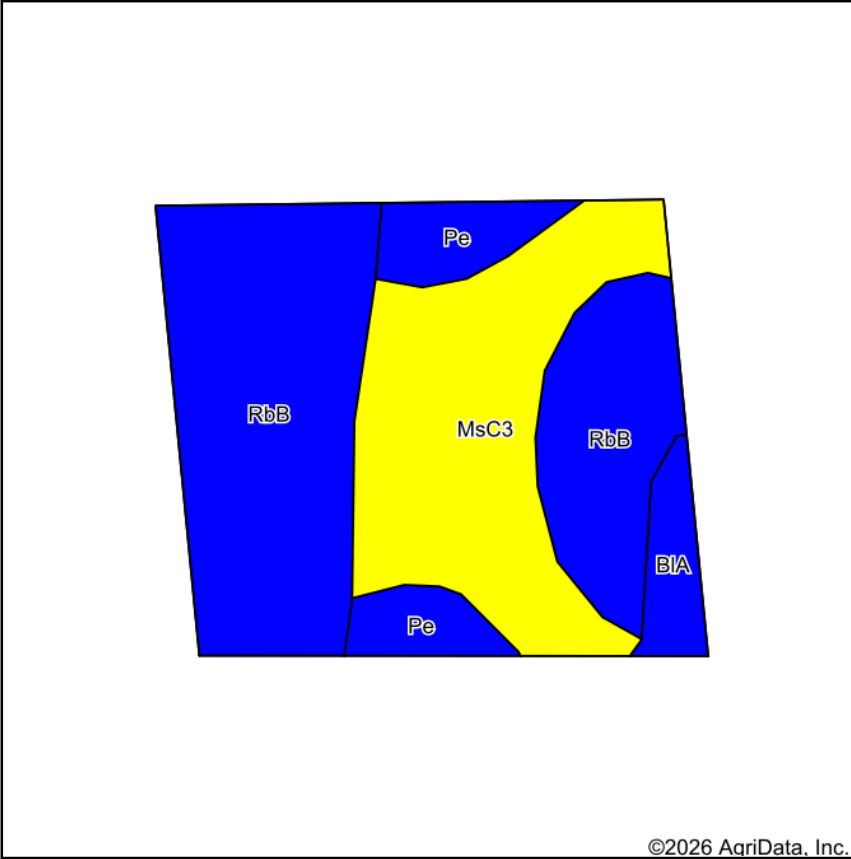


3.21± ACRES & 4,600 sq ft home, supporting 4 bedrooms & 2 ½ bathrooms. Property also contains a stocked fishing pond with a sand beach.

GENERAL PROPERTY DESCRIPTION: This is a unique 4,600 sq ft home that includes 4 spacious bedrooms & 2 ½ bathrooms across both downstairs & upstairs levels. Home has received many renovations since the current owners acquired the property in 2020. These include a brand-new mound septic system, new steel roof, complete kitchen & pantry remodel, new flooring throughout the home & most of the electrical & plumbing updated. Home has geothermal heating & central air throughout. In the 2,000 sq ft addition there is a large office with a connected gym room, as well as an expansive game room upstairs that is all temperature controlled with a mini split unit. The utility room has two electric water heaters, in-floor heat plumbing is available for hookup, & a water purifier & softener that are owned. Along with the expansive attached shop, there's an attached two-car garage that is insulated. The property sits on 3.21± acres with a beautiful, landscaped pond just off the back patio. The pond is well stocked with fish, has a sand beach & freshly stoned landscape around the edge. Don't miss this incredible secluded property out in the country just waiting for you to make your own!

SOIL INFORMATION

SOIL MAP



State: **Indiana**
 County: **Noble**
 Location: **23-33N-11E**
 Township: **Swan**
 Acres: **3.2**
 Date: **1/16/2026**



Soils data provided by USDA and NRCS.

Area Symbol: IN113, Soil Area Version: 31

Code	Soil Description	Acres	Percent of field	Non-Irr Class Legend	Non-Irr Class	Corn Bu	Corn silage Tons	Grass legume hay Tons	Grass legume pasture AUM	Pasture AUM	Soybeans Bu	Winter wheat Bu
RbB	Rawson loam, 2 to 6 percent slopes	1.66	51.8%		Ile	143	20	5		10	50	65
MsC3	Morley silty clay loam, 6 to 12 percent slopes, severely eroded	1.09	34.1%		Ive	105	15	4	7		37	47
Pe	Pewamo silty clay loam, 0 to 1 percent slopes	0.30	9.4%		Ilw	157		5	11		47	64
BIA	Blount loam, interlobate moraines, 0 to 2 percent slopes	0.15	4.7%		Ilw	142	17	5		9	52	56
Weighted Average					2.68	131.3	16.3	4.7	3.4	5.6	45.4	58.4

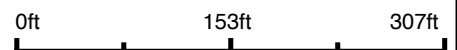
FLOOD ZONE MAP



©2026 AgriData, Inc.



Map Center: 41° 17' 58.48, -85° 13' 44.96



23-33N-11E
Noble County
Indiana



1/16/2026

Flood related information provided by FEMA

COUNTY TAX INFORMATION

COUNTY TAX INFORMATION

Tax History

Delinquent payments made after the fall due date will still show due in the year they were originally assessed. If paid, payment will show in the next tax year.
 Note: Total due amount rolls forward to the most current year

	2024 Pay 2025	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021
+ Spring Tax	\$916.76	\$858.17	\$972.90	\$924.44	\$906.06
+ Spring Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$916.76	\$858.17	\$972.90	\$924.44	\$906.06
+ Fall Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$51.50	\$51.50	\$51.50	\$51.50	\$45.00
	604 Bilger - \$45.00 850 Frank Yarde 1 - \$6.50	604 Bilger - \$45.00 820 Frank Yarde - Dk - \$6.50	604 Bilger - \$45.00 820 Frank Yarde - Dk - \$6.50	604 Bilger - \$45.00 820 Frank Yarde - Dk - \$6.50	604 Bilger - \$45.00
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LIT Credits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
= Charges	\$1,885.02	\$1,767.84	\$1,997.30	\$1,900.38	\$1,857.12
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$1,885.02)	(\$1,767.84)	(\$1,997.30)	(\$1,900.38)	(\$1,857.12)
= Total Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Property taxes for 2024 Pay 2025 are certified.
 First installment for 2024 Pay 2025 tax is due May 12th, 2025. The second installment is due November 10th, 2025.

COUNTY TAX INFORMATION

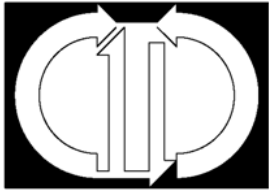
☰ Payments (Treasurer)

Year	Receipt #	Transaction Date	Description	Amount
2024 Pay 2025	2148419	11/5/2025	LERETA \$599993.52	\$942.51
2024 Pay 2025	2119951	5/7/2025	LERETA \$627963.11	\$942.51
2023 Pay 2024	2087696	10/29/2024	LERETA \$583470.07	\$883.92
2023 Pay 2024	2071075	5/6/2024	LERETA \$616028.67	\$883.92
2022 Pay 2023	2036209	11/7/2023	LERETA LLC\$595470.12	\$998.65
2022 Pay 2023	2003188	4/27/2023	LERETA \$545497.10	\$998.65
2021 Pay 2022	1981566	11/3/2022	LERETA \$440404.03	\$950.19
2021 Pay 2022	1965446	5/10/2022	LERETA S 433481.28	\$950.19
2020 Pay 2021	1933435	11/5/2021	LERETA F \$373872.21	\$928.56
2020 Pay 2021	1895413	4/28/2021	CoreLogic4275p20/21s	\$928.56
2019 Pay 2020	1868519	10/1/2020	1059016 TrademarkTtl	\$934.59
2019 Pay 2020	1835587	4/20/2020	LB 4/20/20 B4 W/OE	\$934.59
2018 Pay 2019	1820751	11/5/2019	LB 11/5/19 B 8 W/OE	\$888.08
2018 Pay 2019	1804808	5/10/2019	5/13/19 B21 W/OE OT	\$884.83
2018 Pay 2019	1777354	12/28/2018	#62405 SURPLUS	\$3.25
2017 Pay 2018	1768432	11/8/2018	LB 11/7/18 B 12 W/OE	\$830.01
2017 Pay 2018	1732077	4/24/2018	LB 4/24/18 B6 W/OE	\$830.01
2016 Pay 2017	1703691	10/5/2017	902 BMcPheeters	\$681.69
2016 Pay 2017	1678380	5/2/2017	lb 5/2/17 b 6 w/oe	\$681.69
2015 Pay 2016	1655280	11/7/2016	lb 11/4/16 b5 w/oe	\$729.93
2015 Pay 2016	1634030	5/10/2016	Credit Cd 5/3-4/16	\$733.18
2014 Pay 2015	1601666	11/6/2015	lb 11/5/15 b 4 w/oe	\$640.49
2014 Pay 2015	1581800	5/11/2015	lb 5/12/15 b37otw/oe	\$640.49
2013 Pay 2014	1550462	11/10/2014	lb11/10-14/14b3w/oe	\$707.55
2013 Pay 2014	1506527	4/22/2014	lb 4/21/14 b10 w/oe	\$707.55

Columns ▼

STRUCTURAL INSPECTION

STRUCTURAL INSPECTION



**STRUCTURAL
ENGINEERING
SERVICES, LLC.**

15610 Lima Road
Huntertown, IN 46748
Phone: 260-637-7867
www.structuralengr.com

May 12, 2021

Jessica Fulk
10121 E. 400 S.
Laotto, Indiana 46763

Re: Structural Inspection

Dear Jessica:

Purpose for Inspection

Our office has completed a limited structural inspection of the residence to determine if there are any structural issues with the existing framing of the house coinciding with some floor unlevelness. Our office was also asked to review a few areas around the house where there have been problems with water infiltration. A site visit was made on May 11, 2021 to examine current conditions.

Scope of Work

This report is limited in scope to only cover the purpose, as stated above, and is based on the examination of the site and structures of this residence that relate to that purpose. This report is an opinion about the condition of these elements. It is based on evidence available during a diligent inspection of all reasonably accessible areas. No surface materials were removed, neither destructive testing undertaken, nor furnishings moved. This is not an exhaustive technical evaluation but rather a spot check of selected and readily visible areas.

As Professional Engineers, it is our responsibility to evaluate available evidence relevant to the purpose of this inspection. We are not, however, responsible for conditions that could not be seen or were not within the scope of our service at the time of the inspection.

This inspection report is limited to observations made from visual evidence. No destructive or invasive testing was performed. This report is not to be considered a guarantee of condition and no warranty is implied.

Limitations

Compliance with any specifications, except as expressly noted, legal or code compliance, is specifically excluded. This report does not include any review for environmental assessments, hazardous wastes, or public records relating to these reviews of the property. No guarantee or warranty as to future life, performance, or need for repair of any item inspected is intended or implied.

STRUCTURAL INSPECTION

The recommendations and comments included in this report are based on the collective experience of Structural Engineering Services LLC. Any costs or other comments contained herein do not necessarily infer that subcontracts, quotes or opinions of other professionals were solicited.

This report has been prepared in strict confidence with you as our client. No reproduction or re-use is permitted without express written consent. Further, we will not release this report to anyone without your permission.

Description

The house is two stories on a poured in place concrete slab with an attached garage (see photos 1 – 4). The north portion of the house is attached to an existing barn structure that was moved to the site before the actual living area of the house was built.

Observations

1. An inspection of the second floor framing found that the floor sloped slightly to the center of the area (1/4" in the length of a 4'-0" level). Note: The hallway actually appears to have been shimmed up to slope upward to meet the door-landing going into the mezzanine of the rear barn. The second floor was constructed with 3/4" plywood sub-floor over 11 7/8" I-joists at 16"oc running east/west (see photo 5). It was also noted that a 3/8" thick plywood overlay was installed over this sub-floor (see photo 6). While the floor is uneven, our office did not see a structural adequacy issue. Most likely, the floor framing probably was installed in this fashion. It is unknown why the original owner installed the 3/8" thick plywood overlay, but it appears to not have been fastened down to the sub-floor with construction adhesive and proper fasteners. Our office would recommend removing the existing 3/8" thick plywood overlay to assess the condition of the existing plywood sub-floor and determine why the overlay was installed. If an overlay is deemed required to bridge over uneven or rough sub-floor, the overlay should be fastened to the sub-floor with construction adhesive and proper fasteners as suggested by manufacturer.
2. During a walk-through of the house our office did not find substantial gypsum board cracking or differential movement in the tape joints, which would be indicative of foundation settlement and/or structure sagging issues. Which that being said, it was observed that there were many locations where the gypsum board needed to be cut out to access leaking plumbing or where water is infiltrating the wall (see photos 7 & 8). It was also reported that some of the gypsum board was recently worked on where new wall partitions were installed at the second floor.
3. An inspection of the attic areas found that the existing roof structure over the living portion of the house was constructed with metal roofing over rigid insulation fastened to 2x4 roof purlins spanning field-built roof trusses (see photos 9 – 12). These field built roof trusses appear to be performing properly with no noticeable sagging of the ceilings or gypsum board separation.

STRUCTURAL INSPECTION

4. It was observed that the outside of the front gabled porch roof structure is supported by (2) steel pipe columns bearing on poured-in-place concrete piers (see photos 13 & 14). While this is an unorthodox method of supporting the porch roof structure, it is sound with no structural issues noted. Our office would recommend enclosing these columns full height to protect the steel columns from the weather.
5. The existing approximately 40' long x 20' wide mezzanine area of the rear barn is constructed with 11 7/8" I-joists spaced at 16"oc (see photos 15 & 16). These I-joists run east/west and bear on a non-structural Rim Joist used a ledger board on both the east and west outside walls (see photos 17 & 18) and an interior bearing wall consisting of 2 separate 2x3 studs (see photo 19). It was also noted that the top portion of the I-joists were cut out to work around an existing heavy timber wall girt (see photo 20). This mezzanine is out of level, over-spanned for the I-joists and is improperly supported. Our office recommends shoring up the existing I-joists as required to remove the existing Rim Joist ledger boards and interior stud bearing wall. After the I-joists are leveled, our office recommends installing a new 2x4 at 16"oc stud wall adjacent to the outside walls tight under the existing I-joists. These stud walls shall have a pressure treated 2x4 bottom plate fastened to the existing concrete slab with 1/4" diameter 'Tapcon' fasteners at 16"oc. There shall also be a double 2x4 at the top of the walls. It is also recommended that after the interior bearing wall has been removed, the concrete slab shall be patched where the wall was removed. Once the concrete has cured, a new 2x6 at 16"oc stud wall shall be installed tight under the existing I-joists similar to the outside walls. Assuming the existing I-joists have the loading characteristics of a 'Nordic' NI-60 (2 1/2" wide) the maximum span of 11 7/8" I-joists with a 40 psf live load + 10 psf dead load is 20'-8". The east span is approximately 23' long and is over-spanned. This could be remedied by adding a 2.0E 1 3/4" to the side of the existing I-joists or by installing a new steel beam under the existing I-joists to cut the span down to a maximum of 20'-0". Our office would recommend a span of closer to 16' to reduce the bounce in the floor. This new structural steel beam would need to be a W10x22 bearing on adjustable steel posts each end, rated for a minimum of 6,000 lbs. The steel fabricator shall punch the top flange of the beam for a 2x6 wood plate fastened with 3/8" diameter bolts at 24"oc, staggered. Fasten the steel bottom plate of the adjustable steel post to the concrete with 3/8" wedge bolts and top plate shall be bolted to the bottom of the steel beam with (4)-3/8" diameter bolts. After the structural steel beam is installed with the 2x6 wood plate, the bottom flange of the existing I-joists shall be fastened to the wood plate.
6. The existing barn structure, which was relocated to this site, appears to be sound with no apparent structural issues (see photo 21). It was noted that an original horizontal heavy timber beam that spans the barn has a large crack (see photo 22). This beam is 'cosmetic' at this point because it is not carrying any load.
7. The rear poured-in-place concrete patio is set too high and does not have enough slope away from the house to drain water properly (see photos 23 & 24). Water has been running back into the house and deteriorating the bottom of the wall (see photo 25). Our office recommends removing this existing concrete patio and replacing it with a new 4" reinforced

STRUCTURAL INSPECTION

poured-in-place concrete patio, set a minimum of 6" below the bottom of the door threshold and sloped away from the house to drain properly.

8. The poured-in-place concrete apron in front of the garage is set too high and does not have enough slope away from the house to drain water properly. It actually negatively drains in some areas (see photo 26). Water has been running back into the garage, which is evident by the new gypsum board that was installed with a caulked bottom (see photo 27). The standing water is also rotting out the bottom of the walls at the jambs of the overhead doors (see photos 28 & 29). Our office recommends removing this existing concrete slab and replacing it with a new 4" reinforced poured-in-place concrete slab, set a minimum of ¾" below the threshold of the overhead doors and sloped away from the garage to drain water properly.
9. Lastly, it was observed that a poorly designed trim detail on the house allows water to infiltrate the wall (see photo 30). In addition to this poor detail, the rear pergola roof is fastened to the face of this trim piece and is allowing water to enter the wall (see photos 31 – 33). Our office recommends that the existing siding above this trim detail be removed as required to install a new bent aluminum drainage cap that extends vertically up the outside face of the wall and fabricated with additional slope away from the house. After this new drain cap has been installed, the siding can be re-installed. Note: Additional flashing will be required to properly seal up the connection of the pergola to the house.

Please call if we may be of further service or if you have any questions.

Sincerely,



Kenneth E. Hess, P.E.

KEH/kh
Job# 21.214



SELLERS DISCLOSURE INFORMATION

SELLERS DISCLOSURE INFORMATION



SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE

State Form 46234 (R8 / 7-25)

Date (month, day, year)

1/16/26

Property address (number and street, city, state, and ZIP code)

10121 E. 400 S. Laoto, IN 46763

Seller states that the information contained in this Disclosure is correct to the best of Seller's **CURRENT ACTUAL KNOWLEDGE** as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The following information is not the representations of the real estate broker, if any. The form applies to residential real estate and purchases. Also, Indiana law (IC 32-21-5) generally requires sellers of 1-4-unit residential property to complete this form regarding the known physical condition of the property. IC 32-21-5-1(b) states that this form is not required for:

1. Transfers ordered by a court, including transfers:
 - A. in the administration of an estate;
 - B. by foreclosure sale;
 - C. by a trustee in bankruptcy;
 - D. by eminent domain;
 - E. from a decree of specific performance;
 - F. from a decree of divorce; or
 - G. from a property settlement agreement.
2. Transfers by a mortgagee who has acquired the real estate at a sale conducted under a foreclosure decree or who has acquired the real estate by a deed in lieu of foreclosure.
3. Transfers by a fiduciary in the course of the administration of the decedent's estate, guardianship, conservatorship, or trust.
4. Transfers made from at least one (1) co-owner solely to at least one (1) other co-owner.
5. Transfers made solely to any combination of a spouse or an individual in the lineal line of consanguinity of at least one (1) of the transferors.
6. Transfers made because of the record owner's failure to pay any federal, state, or local taxes.
7. Transfers to or from any governmental entity.
8. Transfers involving the first sale of a dwelling that has not been inhabited.
9. Transfers to a living trust.

Purpose of Disclosure Form: Completion of this form shall satisfy the requirements of IC 32-21-5-7 that mandates the seller's disclosure of conditions relevant to the listed property. This disclosure is based on the Seller's current knowledge of the property's conditions and the improvements thereon, however that knowledge was gained. This disclosure form shall not be a warranty by the Seller and shall not be used as a substitute for an inspection or warranty that the purchaser may wish to obtain. This form is a statement of the conditions and other information about the property known by the Seller. The representations in this form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be part of any contract between the Buyer and the Seller. The Seller must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the property. The Buyer is encouraged to obtain his or her own professional inspections of this property. A Buyer may not invalidate a real estate transaction or a contract to purchase real estate due to the Buyer's failure to sign a Seller's disclosure form that has been received or acknowledged by the Buyer.

Instructions to the Seller(s): (1) Answer every question truthfully. (2) Report all known conditions affecting the property, regardless of how you know about them or when you learned. (3) Attach additional pages, if necessary, with your signature and the date and time of signing. (4) Complete this form yourself. (5) If an item does not apply to your property or is rented, mark "not applicable/rented." (6) If you truthfully do not know the answer to a question, mark "unknown." (7) If you learn any fact prior to closing that changes one or more of your answers to this form after you have completed and submitted it, immediately notify any potential buyer of the change in writing.

NOTE: "Defect" means a condition that would have a significant adverse effect on the value of the property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed or replaced would significantly shorten or adversely affect the expected normal life of the premises.

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's **CURRENT ACTUAL KNOWLEDGE**. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller 	Date (mm / dd / yyyy) 1/16/26	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller 	Date (mm / dd / yyyy) 01-16-2026	Signature of Buyer	Date (mm / dd / yyyy)

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)
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SELLERS DISCLOSURE INFORMATION

Property address (number and street, city, state, and ZIP code)

10121 E 400 S LaOHe IN 46763

1. The following are in the conditions indicated:

A. APPLIANCES	Not Applicable / Rented	Defective	Not Defective	Unknown
Built-in Vacuum System	/			
Clothes Dryer			/	
Clothes Washer			/	
Dishwasher			/	
Disposal			/	
Freezer			/	
Gas Grill	/			
Hood	/			
Microwave Oven			/	
Oven			/	
Range			/	
Refrigerator			/	
Room Air Conditioner(s)			/	
Trash Compactor	/			
TV Antenna / Dish	/			
Other: Three mini splits			/	
B. ELECTRICAL SYSTEM	Not Applicable / Rented	Defective	Not Defective	Unknown
Security Systems(s)	/			
Ceiling Fan(s)			/	
Garage Door Opener / Controls			/	
Inside Telephone Wiring and Blocks / Jacks				/
Light Fixtures		/		
Sauna	/			
Smoke / Fire Alarms			/	
Carbon Monoxide Detectors	/			
Switches and Outlets		/		
Vent Fan(s)			/	
<input type="checkbox"/> 60 <input type="checkbox"/> 100 <input checked="" type="checkbox"/> 200 Amp Service				/
Generator	/			

C. WATER & SEWER SYSTEM	Not Applicable / Rented	Defective	Not Defective	Unknown	
Cistern	/				
Septic Field / Bed			/		
Septic & Holding Tank / Septic Mound			/		
Hot Tub	/				
Plumbing			/		
Aerator System	/				
Sump Pump	/				
Irrigation Systems	/				
Water Heater / Electric			/		
Water Heater / Gas	/				
Water Heater / Solar	/				
Water Purifier			/		
Water Softener			/		
Well			/		
Geothermal and Heat Pump			/		
Other Sewer System (Explain) 2nd	/				
Swimming Pool & Pool Equipment	/				
			Yes	No	Unknown
Are the structures connected to a public water system?				/	
Are the structures connected to a public sewer system?				/	
Are there any additions that may require improvements to the sewage disposal system?				/	
If yes, have the improvements been completed on the sewage disposal system?				/	
Are the structure(s) connected to a private / community water system?				/	
Are the structure(s) connected to a private / community sewer system?				/	

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller <i>[Signature]</i>	Date (mm / dd / yyyy) 4/16/26	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller <i>[Signature]</i>	Date (mm / dd / yyyy) 01-16-2026	Signature of Buyer	Date (mm / dd / yyyy)

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)
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SELLERS DISCLOSURE INFORMATION

Property address (number and street, city, state, and ZIP code)
10121 E 400 S Laoto IN 46763

D. HEATING & COOLING SYSTEM	Not Applicable / Rented	Defective	Not Defective	Unknown
Attic Fan	/			
Boiler / Radiator	/			
Central Air Conditioning	/			
Electric Heat Pump	/			
Furnace Heat / Gas	/			
Furnace Heat / Electric	/			
Geothermal			/	
Solar House-Heating	/			
Woodburning Stove	/			
Fireplace	/			
Fireplace Insert	/			
Air Cleaner	/			
Humidifier	/			
Propane Tank	/			
Other Heating Source	/			

2. ROOF	Yes	No	Unknown
Age, if known: <u>4</u> Years.			
Does the roof leak?			/
Is there present damage to the roof?			/
Is there more than one layer of shingles on the house?		/	
If yes, how many layers? _____			

3. WATER HEATER
 Age, if known: 8 Years.

4. FURNACE
 Age, if known: 4 Years.

5. CENTRAL AIR CONDITIONING
 Age, if known: 4 Years.

6. HAZARDOUS CONDITIONS	Yes	No	Unknown
Have there been or are there any hazardous conditions on the property, such as methane gas, lead paint, radon gas in house or well, radioactive material, landfill, mineshaft, expansive soil, toxic materials, mold, other biological contaminants, asbestos insulation, or PCB's?			/
Is there contamination caused by the manufacture of a controlled substance on the property that has not been certified as decontaminated by an inspector approved under IC 15-19-3.1?			/
Has there been manufacture of methamphetamine or dumping of waste from the manufacture of methamphetamine in a residential structure on the property?			/

Explain: Jessica: Last I was aware cat coop roof leaked. We had some issues with roof company in the past. I do not know condition of house after July 25

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller 	Date (mm / dd / yyyy) <u>10/16/2020</u>	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller 	Date (mm / dd / yyyy) <u>10-16-2020</u>	Signature of Buyer	Date (mm / dd / yyyy)

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)
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SELLERS DISCLOSURE INFORMATION

Property address (number and street, city, state, and ZIP code)
~~1010121~~ E 400 S Laoto IN 46763

7. OTHER DISCLOSURES	Yes	No	Unknown
Do structures have aluminum wiring?		/	
Are there any foundation problems with the structures?			/
Are there any encroachments?		/	
Are there any violations of zoning, building codes, or restrictive covenants?			/
Does the property have a shared driveway with another property?	/		
Is the property subject to covenants, conditions and / or restrictions of a homeowner's association?		/	
Is the property subject to a homeowner's association assessment? If yes, what is the current amount?		/	
Is this property located within a locally designated historic district under IC 36-7-11?		/	
Is the present use a non-conforming use? Explain:		/	
Is the access to your property via a private road?		/	
Is the access to your property via a public road?	/		
Is the access to your property via an easement?	/		
Have you received any notices by any governmental or quasi-governmental agencies affecting this property?		/	
Are there any structural problems with the building?			/
Have any substantial additions or alterations been made without a required building permit?	/		
Are there moisture and/or water problems in the basement, crawl space area, or any other area?			/
Is there any damage due to wind, flood, termites or rodents?		/	
Have any structures been treated for wood destroying insects?		/	
Is the property or a portion of the property located within a community's flood plain boundaries, as indicated in a Federal Emergency Management Agency Flood Insurance Rate Map? See https://msc.fema.gov/portal/home .		/	
Do you currently pay flood insurance?		/	
Is the property located near a military installation, within a state area of interest ((as defined in IC 36-7-30.2-6) and may be impacted to some degree by the effects of the installation's military operations? If yes, local laws may restrict use and development of the property to promote compatibility with military installation operation.		/	
Does the property contain underground storage tank(s)?		/	
Is the homeowner a licensed real estate broker?		/	
Is there any threatened or existing litigation regarding the property? <i>mediation to cell</i>		/	
Is the Owner subject to the Foreign Investment in Real Property Tax Act? See http://www.irs.gov/publications/p515/index.html .		/	
Is the property located within one (1) mile of an airport?		/	
Is the property subject to a conservation easement as defined in IC 32-23-5-2?		/	

8. ADDITIONAL COMMENTS AND/OR EXPLANATIONS:
 (Use additional pages and attach, if necessary)

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller <i>[Signature]</i>	Date (mm / dd / yyyy) 1/16/26	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller <i>[Signature]</i>	Date (mm / dd / yyyy) 01-16-2026	Signature of Buyer	Date (mm / dd / yyyy)

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)
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PRELIMINARY TITLE

PRELIMINARY TITLE



January 13, 2026

Property Address: 10121 East 400 South, Laotto, IN 46763
County: Noble
File Number: 26-1203

Listing Agent: Dean Rummel, Schrader Real Estate and Auction Company, Inc.

Enclosures: Preliminary Title Report

Notes:

Corporate Office
202 S. Michigan Street
Suite 300
South Bend, IN 46601
574.232.5845 FAX 574.289.1514

*For a complete list of offices,
please visit our website
www.meridiantitle.com/locations*

PRELIMINARY TITLE

SCHEDULE A

MERIDIAN TITLE CORPORATION

File No.: 26-1203 Effective Date: December 24, 2025 at 8:00 AM
Customer Reference No.: 26-505 Property Address Reference: 10121 East 400 South, Laotto, IN
46763

1. Policy or Policies to be issued:

(a) ALTA Owner's Policy 06/17/06 Amount: **TBD**

Proposed Insured: **A natural person or legal entity to be determined**

(b) ALTA Loan Policy 06/17/06 Amount:

Proposed Insured:

2. The estate or interest in the land described or referred to in this Preliminary Title Report is Fee Simple.

3. Title to said estate or interest in said land is at the effective date hereof vested in:

James D. Fisher and Jessica Fulk, as Joint Tenants with Right of Survivorship

4. The land referred to in this Preliminary Title Report is located in the County of Noble, State of Indiana described as follows:

SEE ATTACHED EXHIBIT "A"

PRELIMINARY TITLE

File No.: 26-1203

SCHEDULE A

EXHIBIT A

Parcel I:

Part of the Northwest Quarter of the Southwest Quarter of Section 23, Township 33 North, Range 11 East, Noble County, Indiana, more particularly described as follows:

Commencing at the Southeast corner of the Northwest Quarter of the Southwest Quarter of said Section 23 as marked by a railroad spike found; thence South 90 degrees 00 minutes West (assumed bearing) along the South line of the Northwest Quarter of said Southwest Quarter, a distance of 50.0 feet; thence continuing along the South line of the Northwest Quarter of said Southwest Quarter, North 90 degrees 00 minutes West a distance of 624.87 feet; thence North 1 degree 11 minutes East a distance of 274.2 feet; thence North 90 degrees 00 minutes West, parallel with the South line of the Northwest Quarter of said Southwest Quarter, a distance of 84.67 feet; thence North 4 degrees 42 minutes 08 seconds West a distance of 690.45 feet to a concrete post which is the point of beginning; thence South 89 degrees 04 minutes 30 seconds East a distance of 395.57 feet; thence North 4 degrees 42 minutes 08 seconds West a distance of 358.42 feet to a point on the North line of the Northwest Quarter of said Southwest Quarter; thence North (recorded South) 89 degrees 58 minutes 23 seconds West along the North line of the Northwest Quarter of said Southwest Quarter, a distance of approximately 392 feet; thence South 4 degrees 42 minutes 08 seconds East a distance 352.2 feet. Said parcel contains 3.21 acres, more or less.

Parcel II:

Together with 50 foot wide ingress-egress easement, more particularly described as follows:

Commencing at the Southeast corner of the Northwest Quarter of the Southwest Quarter of Section 23, Township 33 North, Range 11 East, Noble County, Indiana; thence North 90 degrees 00 minutes West, along the South line of the Northwest Quarter of said Southwest Quarter, a distance of 624.87 feet to the point of beginning of the herein described easement. Beginning at the above described point; thence North 90 degrees 00 minutes West a distance of 50.01 feet; thence North 1 degree 11 minutes East a distance of 274.2 feet; thence North 90 degrees 00 minutes West a distance of 84.67 feet; thence North 4 degrees 42 minutes 08 seconds West a distance of 690.45 feet; thence South 89 degrees 04 minutes 30 seconds East a distance of 50.24 feet; thence South 4 degrees 42 minutes 08 seconds East a distance of 639.47 feet; thence South 90 degrees 00 minutes East a distance of 89.66 feet; thence South 1 degree 11 minutes West a distance of 324.21 feet to the point of beginning. Easement contains 1.207 acres, more or less.

PRELIMINARY TITLE

File No.: 26-1203

Part I, SCHEDULE B

THE FOLLOWING ARE THE REQUIREMENTS TO BE COMPLIED WITH:

1. Notification in writing is required for all changes to this Preliminary Title Report. Additional requirements may be imposed after review of said notification.
2. Vendor's Affidavit (if Owner's Policy) and Mortgagor's Affidavit (if Lender's Policy).

As to the Lender's Policy only:

Upon receipt of a Vendor's and Mortgagor's Affidavit with content and form acceptable to the insurer, the Standard Exceptions as set out in Part II of the Schedule B herein will be deleted.)

3. Properly executed and fully completed Certificate of Non-Foreign Status of Transferor.

Note: Seller Proceeds cannot be disbursed until this form is completed in its entirety.

4. You must file a Disclosure of Sales Information forms prescribed by the State Board of Tax Commissioners pursuant to I.C. 6-1.1-5.5. The disclosure form must be filed with the county auditor's office prior to recording.
5. Warranty Deed suitable for recording, when the proposed insured is determined.
6. Payment and Release of a Mortgage in the amount of _____ from James D. Fisher, a Single Man to Three Rivers Federal Credit Union, dated September 24, 2020 and recorded October 8, 2020 in Instrument No. 201000193 in the Office of the Recorder of Noble County, Indiana, including subsequent assignments, extensions and/or modifications, if any.
7. Payment and release of a Mortgage from James D. Fisher and Jessica Fulk, as Joint Tenants with Right of Survivorship to Farmers and Merchants Bank dated September 24, 2021 and recorded October 4, 2021, Instrument No. 211000046 in the Office of the Recorder of Noble County, Indiana, securing a note in the original principal sum of \$30,500.00, and other obligations described therein.

IMPORTANT NOTE: The above mortgage secures an equity line of credit and/or revolving loan. The insurer requires a satisfactory written statement from the existing lender confirming the following:

- (a) the payoff amount
 - (b) that the line of credit has been closed, and no further draws/advances will be permitted and/or the right to future advances has been terminated
 - (c) agreeing to deliver a full satisfaction/release upon payment of the outstanding balance
- In the event said written statement cannot be obtained before closing, insurer may require funds to be held in escrow.

8. Payment and Release of a Mortgage in the amount of _____ from James D. Fisher and Jessica Fulk, as Joint Tenants with Full Rights of Survivorship to Three Rivers Federal Credit Union, dated March 30, 2023 and recorded April 10, 2023 in Instrument No. 230400101 in the Office of the Recorder of Noble County, Indiana, including subsequent assignments, extensions and/or modifications, if any.
9. Termination of a Financing Statement by Jessica Fulk, as debtor, in favor of Foundation Finance Company LLC, as secured party, recorded February 22, 2022 as Instrument No. 220200414 in the Office of the Recorder of Noble County, Indiana.
10. Payment and release of a State Gross Income Tax Warrant No. 31044557 for _____ plus interest, penalties and costs against James Fisher entered August 31, 2024.
11. Pending suit was filed October 13, 2025 in Noble County Circuit Court, Cause No. 57C01-2510-MI-000118, entitled Jessica Ann Fulk vs. James Donald Fisher.

NOTE: The judgment creditor's attorney of record is Dana Maureen Smith (260-347-1050(W)).

NOTE: Due to the passage of SEA 370 (P.L. 80-2013), rates and fees are subject to change from current existing charges for transactions closed on or after July 1, 2013.

NOTE: In accordance with applicable underwriter guidelines, there may be a title premium re-issue discount for this transaction. Please contact our office prior to your closing for more details.

Valid only if Schedules A and B are attached.
Schedule BI consists of 1 page(s)

PRELIMINARY TITLE

File No.: 26-1203

Part II, SCHEDULE B

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 Preliminary Title Report.
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 records.
 - c) 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.
 - 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.
3. Special Exceptions:
 - a) Taxes for the year 2025 Payable in 2026 are a lien not yet due and payable.
Taxes for the year 2024 Payable in 2025 are as follows:

Key Number	021-100058-00
State ID Number	57-21-23-300-012.000-017
Township	Swan
1 st installment due May 10, 2025	\$916.76 - Paid
2 nd installment due November 10, 2025	\$916.76 - Paid

Assessed Values for 2024/2025:

Land	\$52,500.00
Improvements	\$288,100.00
Exemption (Homeowners)	\$48,000.00
Exemption (Homestead Supplemental)	\$94,800.00
Exemption (Geothermal)	\$13,600.00
Net Valuations	\$184,200.00

Bilger Drain/Ditch Assessment Fees:

1st installment - \$22.50 - Paid
2nd installment - \$22.50 - Paid

Frank Yarde 1 Drain/Ditch Assessment Fees:

1st installment - \$3.25 - Paid
2nd installment - \$3.25 - Paid

NOTE FOR INFORMATION: Tax information supra is limited to the LAST BILLED information reflected in the computer input in the Treasurer's office and does not necessarily reflect the most current information as to applicable penalties, deductions, exemptions, assessments and payments. Also, it does not reflect possible additional taxes and civil penalties as a result of a determination by County officials that a deduction was improperly granted. A check with the Treasurer's or Auditor's Office should be made to determine the exact status and amount of taxes due, if any.

- b) Special assessments/sewer usage charges, if any, levied by the City/Town of Laotto.
- c) Any and all recorded covenants, conditions, restrictions, building setback lines, easements, rights of way, legal ditches and drains, and any amendments thereto, and all rights therein.
- d) Minerals or mineral rights or any other subsurface substances (including, without limitation, oil, gas and coal), and all rights incident thereto, now or previously leased, granted, excepted or reserved.

PRELIMINARY TITLE

File No.: 26-1203

Part II, SCHEDULE B

- e) Any governmental limitations or regulations respecting access to abutting roads, streets or highways.
- f) Easement for electrical distribution and incidental purposes in favor of Noble County Rural Electric Membership Corporation, dated January 20, 1938, recorded February 2, 1938, in Miscellaneous Record 16, pages 210-211, in the Office of the Recorder of Noble County, Indiana.
- g) Easement for electrical distribution and incidental purposes in favor of Noble County Rural Electric Membership Corporation, dated September 23, 1991, recorded September 25, 1991, in Miscellaneous Record 111, page 88, in the Office of the Recorder of Noble County, Indiana.
- h) Right of Way Easement granted to Eileen Bolinger with a remainder interest to Paul Richard Bolinger by Paul Richard Bolinger in an instrument dated October 24, 1995 and recorded October 30, 1995 as Instrument No. 9510715 in the Office of the Recorder of Noble County, Indiana.

INFORMATION NOTE: The acreage in the legal description is shown for convenience only. The policy, when issued, will not insure the acreage of the insured premises.

- i) Agricultural Compatibility from for Improvement Location Permit Number 05-054 recorded on April 25 2005 as Instrument No. 050400626, in the Office of the Recorder of Noble County, Indiana.

SEARCH AND LIMITATION OF LIABILITY

This information in commitment form is not an abstract or opinion of title, nor is it a commitment to insure title. This information is furnished for reference purposes only and should not be relied upon for title purposes when acquiring or conveying an interest in the land. It may not be relied upon as a commitment to insure title to the land identified herein. If title insurance coverage is desired, application should be made for a title insurance commitment in a specified amount and identifying the proposed insured.

Liability by MERIDIAN TITLE CORPORATION is limited to a maximum of \$1,000.00. Liability is limited to actual loss or damage resulting solely from the inaccuracy of the information set forth above. This Guarantee specifically, but not by limitation, does not evidence or assure the following:

Matters subsequent to Search date herein;
Property Owners fees and assessments, unless recorded as a lien;
City and/or County codes and ordinances;
Unrecorded building lines, easements, restrictions, covenants, or rights of way.

NOTE: Effective July 1, 2009, HEA 1374 (enacting Indiana Code 27-7-3.7) requires Good Funds for real estate transactions. Funds received from any party to the transaction in an amount of \$10,000 or more must be in the form of an irrevocable wire transfer. Funds received from any party in an amount less than \$10,000 may be in the form of irrevocable wire transfer, cashier's check, certified check, check drawn on the escrow account of another closing agent, or check drawn on the trust account of a licensed real estate broker. Personal checks may be accepted, provided the amount does not exceed \$500. Meridian Title Corporation strongly suggests that all funding for the transaction be in the form of an irrevocable wire in order to allow us to disburse funds timely to all parties. Otherwise it's possible that disbursements may be delayed until the funds have been unconditionally credited.

NOTE: This Commitment is not an abstract, examination, report, or representation of fact or title and does not create and shall not be the basis of any claim for negligence, negligent misrepresentation or other tort claim or action. The sole liability of company and its title insurance agent shall arise under and be governed by the conditions of the commitment.

NOTE: RREAL IN is statutorily mandated by Indiana Code 27-7-3-15.5 and its objective is to develop an electronic system for the collection and storage of information concerning persons that have or will participate in or assist with a residential real estate transaction. All

PRELIMINARY TITLE

File No.: 26-1203

Part II, SCHEDULE B

closing agents are required to complete an on-line form pursuant to the statute. If you are person or party to which this section applies; loan brokerage business, mortgage loan originator, principal real estate broker, real estate sales person or real estate broker salesperson, title insurance underwriter, title insurance agency and/or agent, licensed or certified appraiser, appraisal management company, or creditor to a first lien purchase mortgage, you must provide the closing agent with applicable license information or be subject to possible fines as indicated in said Indiana Code. More information can be found at www.in.gov/ido/.

NOTE FOR INFORMATIONAL PURPOSES ONLY:

The following deed(s) (if any) affecting said land were recorded within Twenty-four (24) months of the date of this product. If no deed(s) were found, the last deed of record is shown below:

Grantor:	James D. Fisher
Grantee:	James D. Fisher and Jessica Fulk, as Joint Tenants with Right of
Survivorship	
Date Recorded:	July 21, 2021
Instrument No.:	210700512

PRELIMINARY TITLE



Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates (including insurance companies and insurance agents), from sharing nonpublic personal information about a consumer with a nonaffiliated third party unless the institution provides the consumer with a notice of its privacy policies and practices, such as type of information that it collects about the consumer and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of privacy policies and practices of Meridian Title Corporation.

We may collect nonpublic information about you from the following sources:

- Information we receive from you, such as on applications or other forms,
- information about your transaction that we secure from our files, from our affiliates or from third parties,
- information we receive from a consumer reporting agency and
- information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic information will be collected about you.

If you are concerned about the information we have collected, please write us.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

No response to this notice is required, but if you have questions, please write us:

Meridian Title Corporation
202 S. Michigan Street, Suite 701
South Bend, Indiana 46601

PHOTOS

PHOTOS



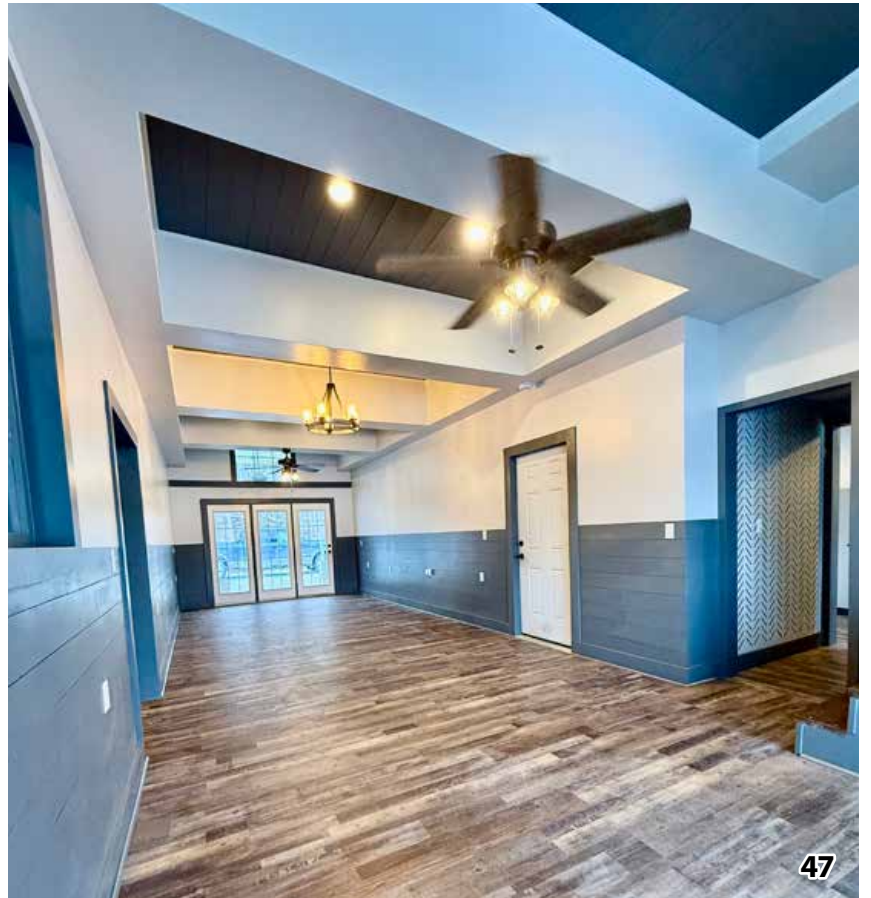
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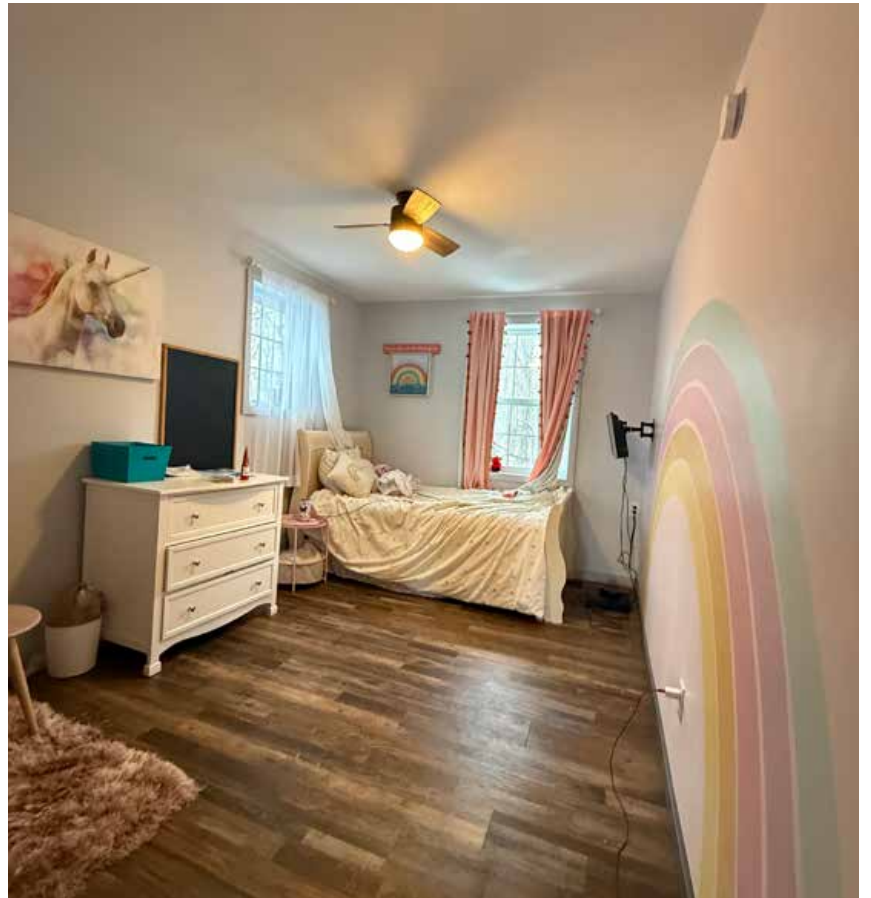
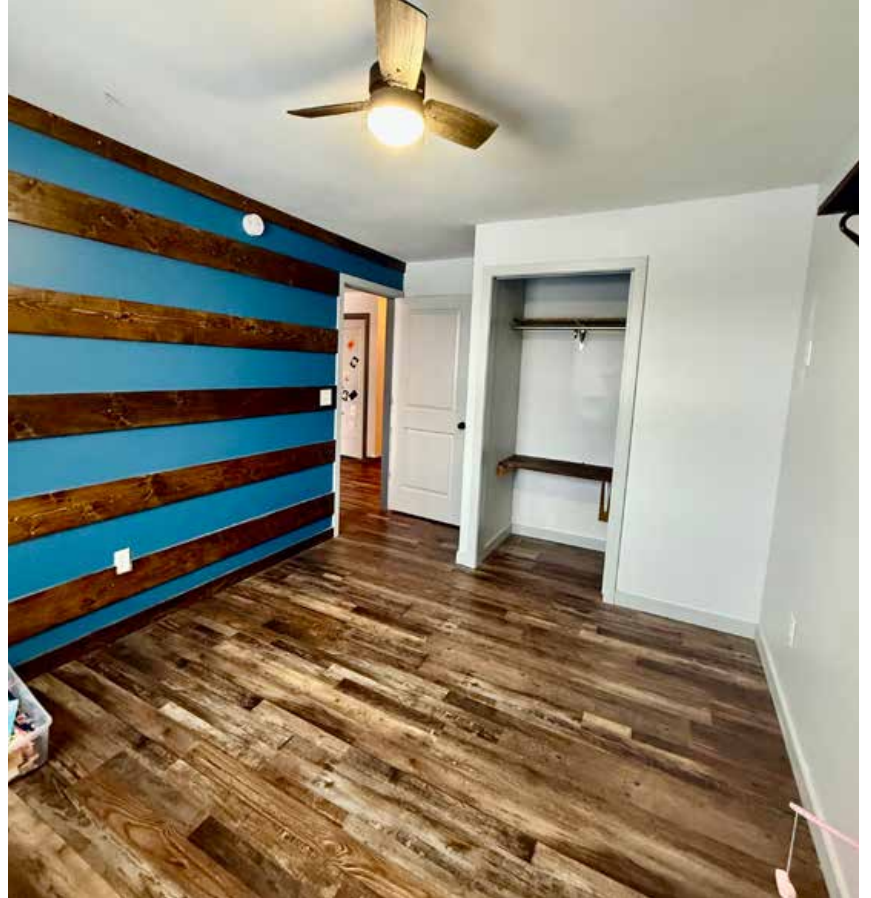
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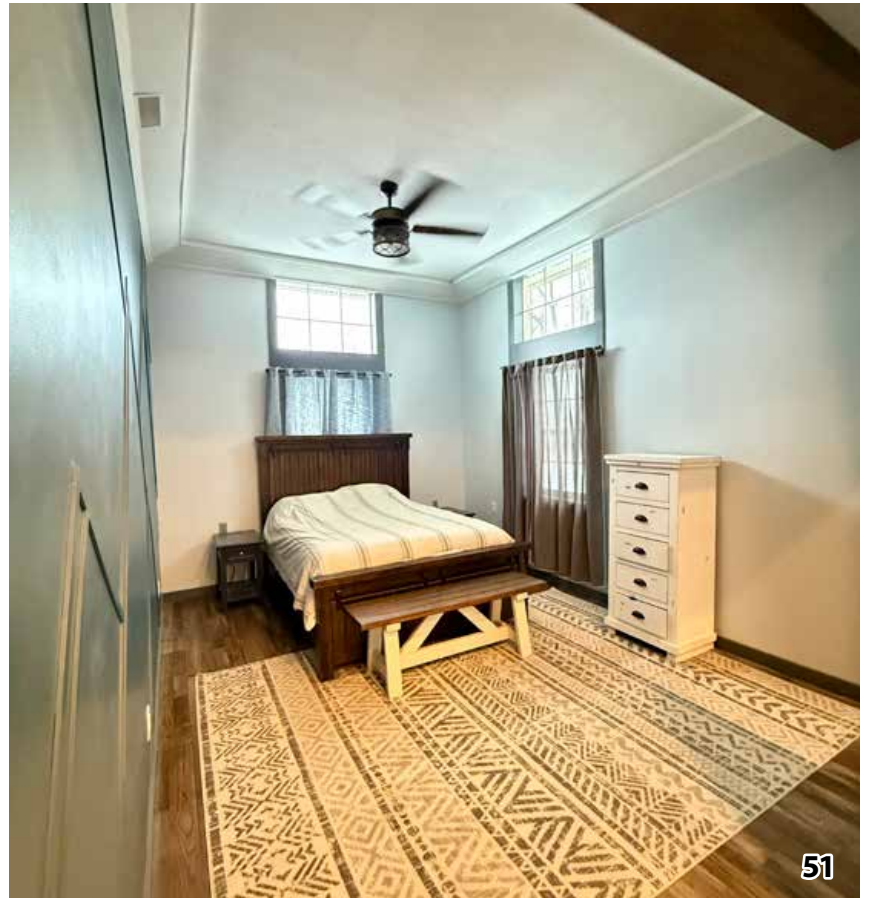
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