

*Thursday,
September 17
at 6pm EST*

Lake Front Property **Auction**
Noble County, IN



INFORMATION BOOK



SCHRADER Real Estate and Auction Company, Inc. ONLINE BIDDING AVAILABLE

800.451.2709
www.SchraderAuction.com

36.45[±]
acres

Offered in 3 Tracts or Combinations

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.

SELLER: Wayne Edwards, Keith Edwards, & Diane Saggars



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 3 individual tracts, any combination of tracts & as a total 36.45± acres. There will be open bidding on each individual tract, as well as combination of tracts.

DOWN PAYMENT: 10% down payment on the day of the 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 & 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 representation of the Sellers' acceptance or rejection.

DRIVEWAY PERMITS: Driveway permits have been approved by the Noble County Highway Dept. & can be recorded by the buyers of each tract after closing.

DEED: Seller shall provide a 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, or as soon thereafter as applicable closing documents are completed by seller.

POSSESSION: At closing subject to tenants crop rights.

REAL ESTATE TAXES: Seller will pay for all of the 2026 property taxes due in 2027.

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 & 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 & sufficient for providing title insurance. Combination purchases will receive a perimeter survey only.

BUILDING SITES: For purpose of building sites, it is the buyer's responsibility to check w/the Noble County Planning Commission & Health Departments.

PROPERTY INSPECTION: Each potential Bidder is responsible for conducting, at their own risk, their own independent inspections, investigations, inquiries & due diligence concerning the property. Inspection dates have been scheduled & will be staffed w/auction personnel. Further, Seller disclaims any & 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, & proposed boundaries are approximate & have been estimated based on current legal descriptions and/or aerial photos.

AGENCY: Schrader Real Estate & Auction Company, Inc. & its representatives are exclusive agents of the Seller.

DISCLAIMER & ABSENCE OF WARRANTIES: All information contained in this brochure & all related materials are subject to the terms & conditions outlined in the Purchase Agreement. The property is being sold on an "AS IS, WHERE IS" basis, & no warranty or representation, either expressed or implied, concerning the property is made by the Seller or the Auction Company. All sketches & dimensions in the brochure are approximate. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquiries, & 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 & increments of bidding are at the direction & discretion of the Auctioneer. The Seller & 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.**

Licensed Real Estate Broker: Daniel James Days · 260.233.1401 #RB22000867

Licensed Real Estate Broker & Auctioneer: Dean G. Rummel · 260.343.8511 #RB14052473, #AU08801377

Schrader Real Estate and Auction Company, Inc. | Corporate Headquarters:

950 N Liberty Dr, PO Box 508, Columbia City, IN 46725 #AC63001504, #CO81291723

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REGISTRATION FORMS

BIDDER PRE-REGISTRATION FORM

THURSDAY, SEPTEMBER 17, 2026

36.45± 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 Thursday, September 10, 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
36.45± Acres • Noble County, Indiana
Thursday, September 17, 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 Thursday, September 17, 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, Thursday, September 10, 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.

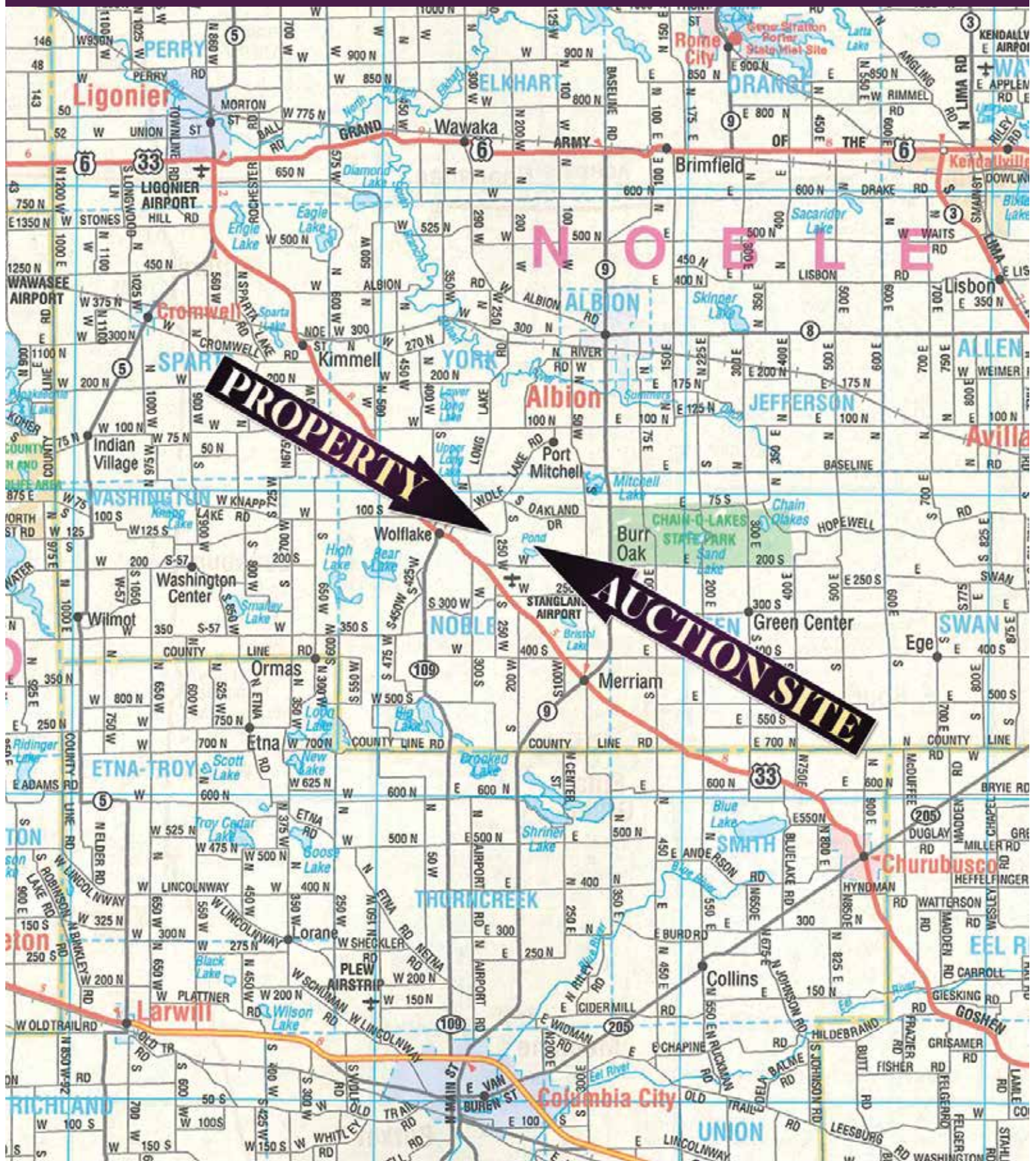
Upon receipt of this completed form and your deposit money, you will be sent a bidder number and password via e-mail. Please confirm your e-mail address below:

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

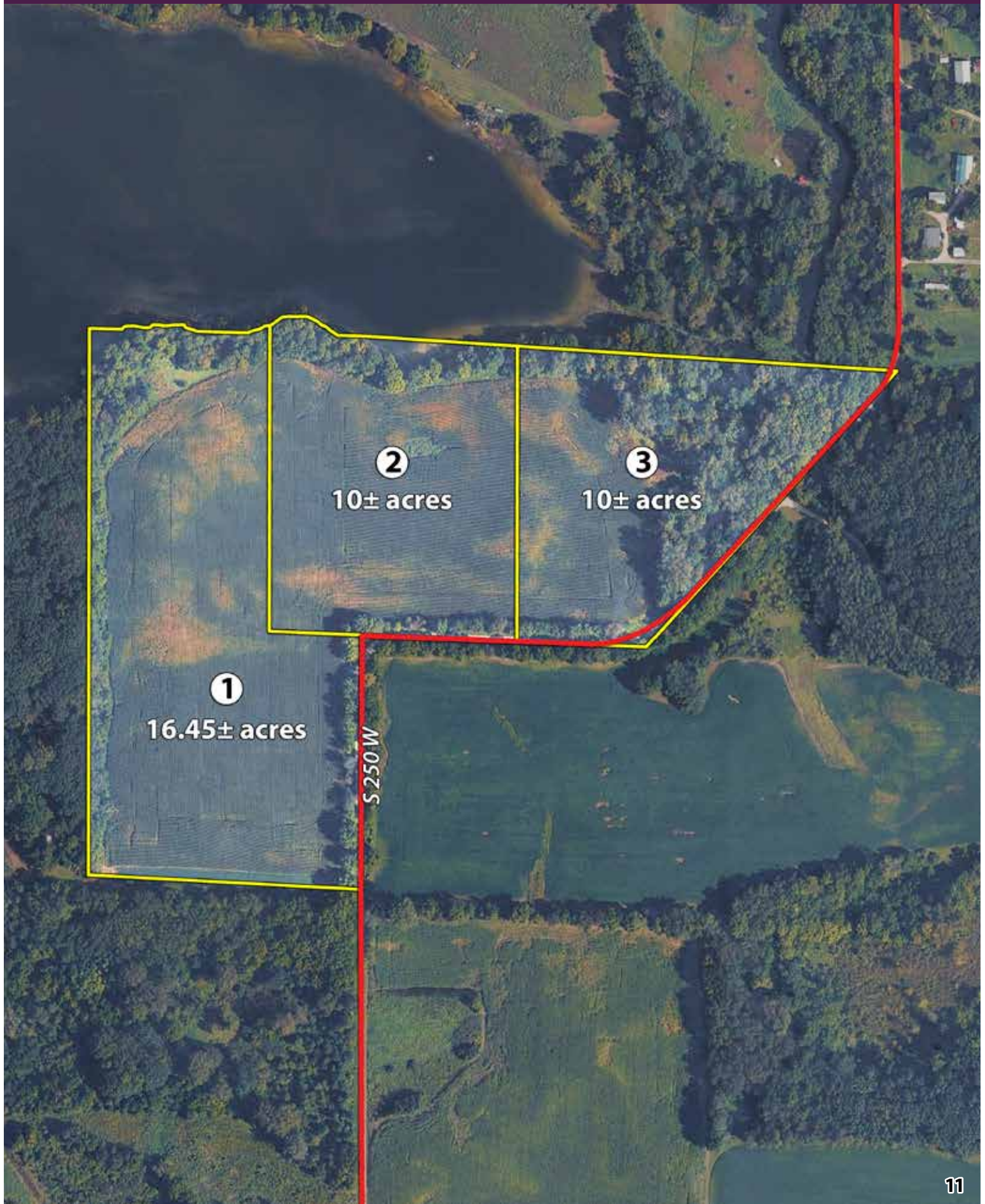
LOCATION MAP



Auction Location: Camp Lutherhaven, 1596 S 150 W, Albion, IN 46701

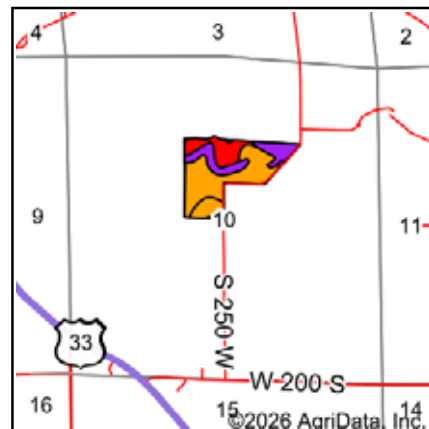
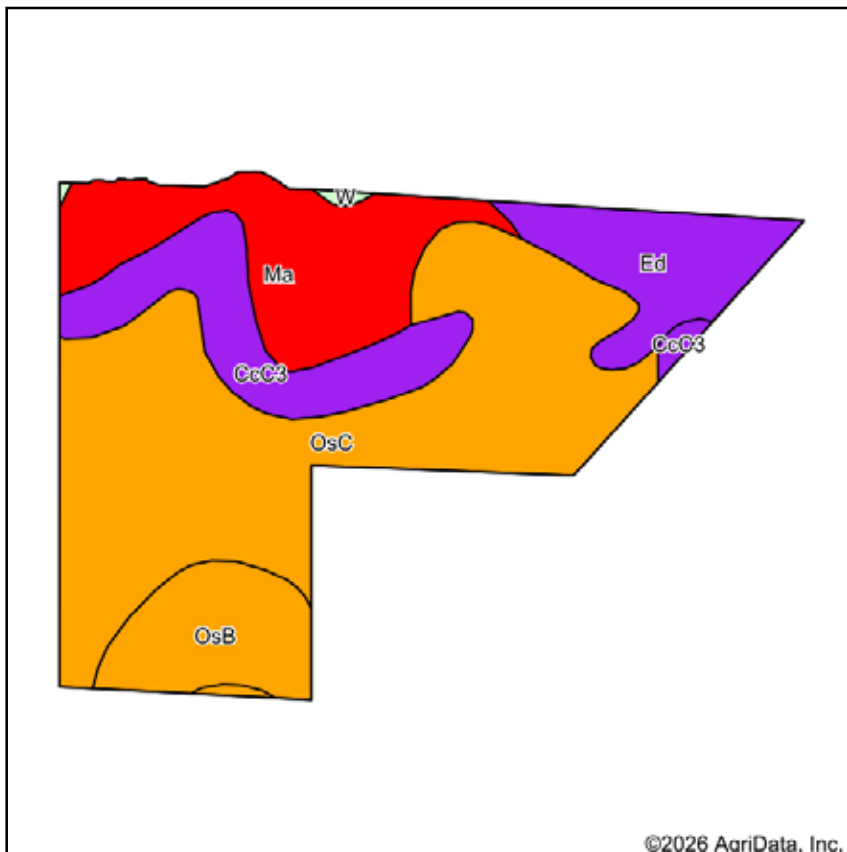
Directions to Property: Take SR 33 northwest out of Merriam towards Wolf Lake for 3.5 miles until you arrive at W 200 S. Turn right & continue down the road for a ¼ mile until you arrive at S 250 W. Turn north & travel up ½ mile & the property is located on the west side of the road.

TRACT MAP



SOIL, TOPO & FLOOD MAPS

SOIL MAP



State: **Indiana**
 County: **Noble**
 Location: **10-33N-9E**
 Township: **Noble**
 Acres: **36.48**
 Date: **8/11/2026**

SCHRADER
 Real Estate and Auction Company, Inc.

Maps Provided By
surety
 CUSTOMIZED ONLINE MAPPING
 © AgriData, Inc. 2025 www.AgriDataInc.com



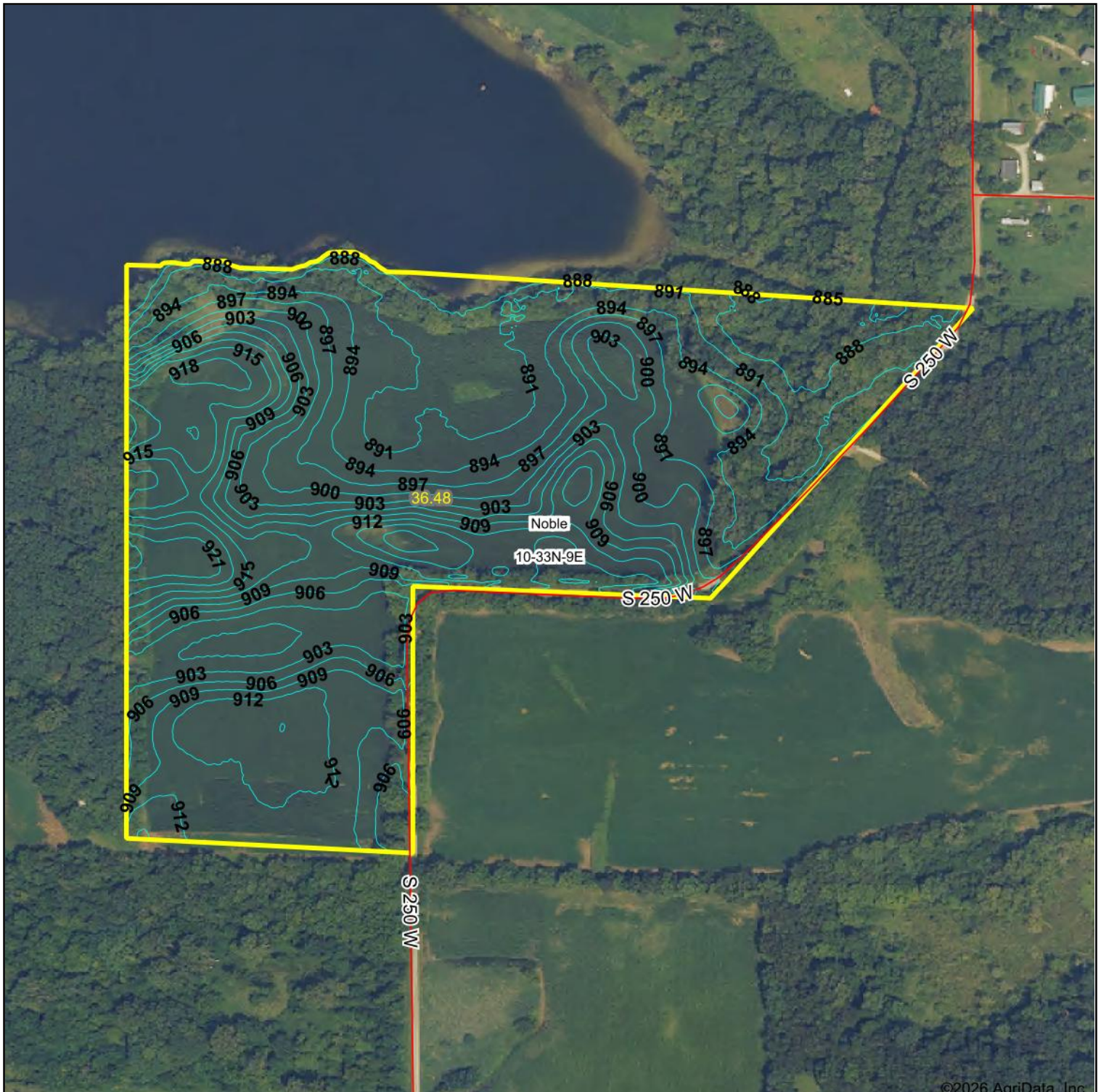
Soils data provided by USDA and NRCS.

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	Pasture AUM	Soybeans Bu	Winter wheat Bu
OsC	Oshtemo loamy sand, 6 to 12 percent slopes	17.80	48.9%		IIIe	95	15	3	6	33	48
Ma	Marl beds	6.57	18.0%		VIII						
CcC3	Casco sandy clay loam, 8 to 15 percent slopes, severely eroded	4.75	13.0%		VIe	50	13	2	3	18	25
Ed	Edwards muck	3.70	10.1%		Vw						
OsB	Oshtemo loamy sand, 2 to 6 percent slopes	3.55	9.7%		IIIe	105	16	4	7	37	53
W	Water	0.11	0.3%								
Weighted Average					*-	63.1	10.6	2.1	4	22	31.8

*- Non Irr Class weighted average cannot be calculated on the current soils data due to missing data.

TOPO CONTOURS MAP



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Source: USGS 1 meter dem

Interval(ft): 3.0

Min: 884.2

Max: 925.3

Range: 41.1

Average: 902.0

Standard Deviation: 9.78 ft

0ft 359ft 719ft



8/11/2026

10-33N-9E
Noble County
Indiana

Boundary Center: 41° 19' 59.38, -85° 28' 10.83

Maps Provided By



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FLOOD MAP



©2026 AgriData, Inc.



Map Center: 41° 19' 59.38, -85° 28' 10.83

0ft 373ft 746ft

10-33N-9E
Noble County
Indiana



Maps Provided By
 **surety**
CUSTOMIZED ONLINE MAPPING
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8/11/2026

SURVEY

SURVEY

ZOHRA B. FAZLAR, PE & LS
president

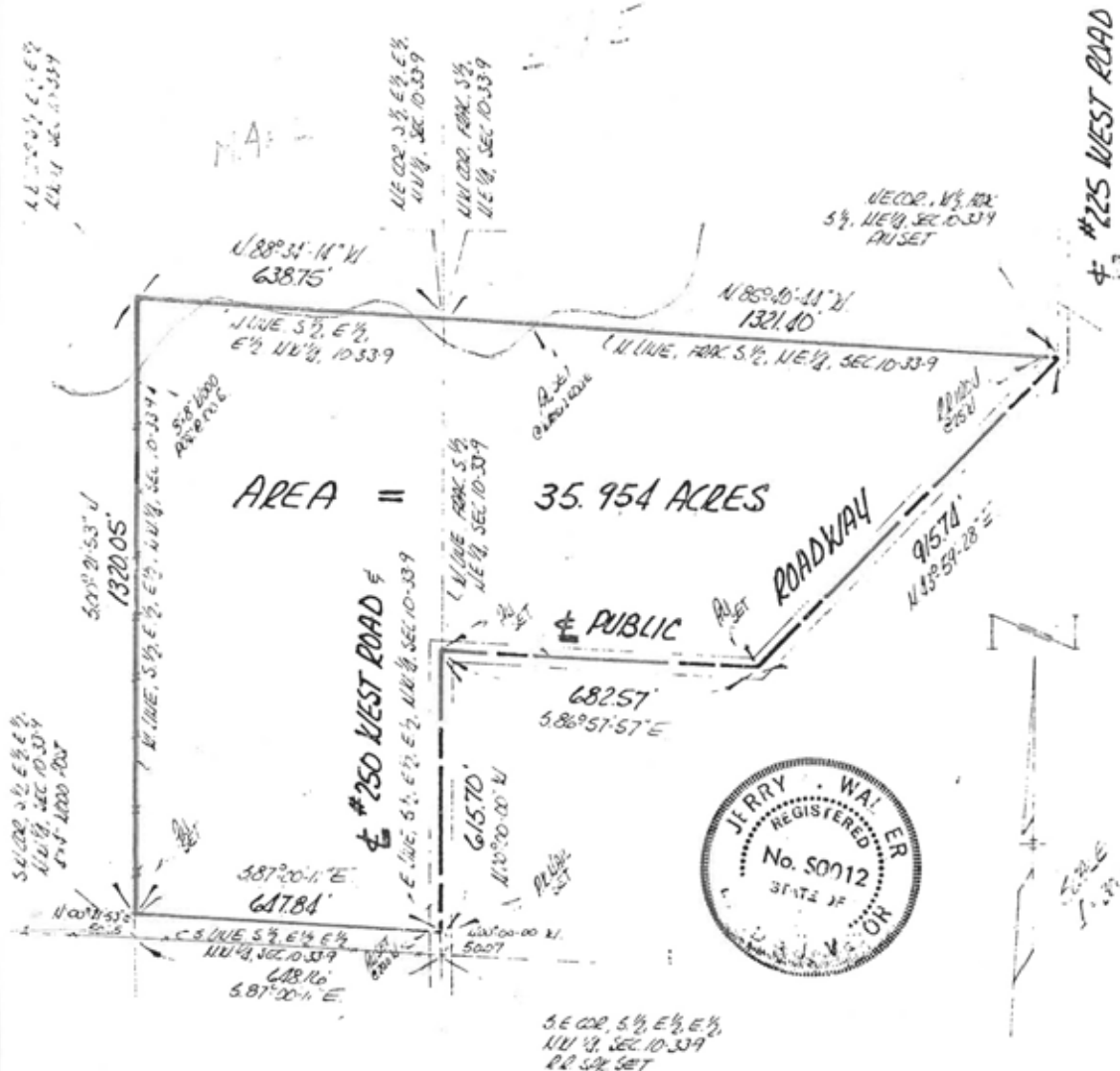
JERRY K. WALKER, PE & LS
vice-president

ASSOCIATES INC.
710 S. LAHR BL
FT WAYNE, IN 46002
219-743-0003
219-422-5383

CERTIFICATE OF SURVEY

This document is a record of a survey of land and real estate prepared in conformity with established rules of surveying and made in accordance with the records or plat on file in the Recorder's office of _____ County, State of Indiana. The land described exists in full dimensions as shown herein in feet. It is free from encroachments by adjoining land owners unless specifically stated below. Corners were perpetuated as indicated.

DESCRIPTION OF REAL ESTATE



I hereby certify on the _____ day of _____, 20____, that the above survey is correct.

TRACT III

FSA INFORMATION

FSA INFORMATION

INDIANA
NOBLE
Form: FSA-156EZ



United States Department of Agriculture
Farm Service Agency

Abbreviated 156 Farm Record

FARM : 4940
Prepared : 6/1/26 2:13 PM CST
Crop Year : 2026

Tract Land Data

Tract 968 Continued ...

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
36.43	28.80	28.80	0.00	0.00	0.00	0.00	0.0
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	28.80	0.00	0.00	0.00	0.00	0.00

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
Wheat	1.96	0.00	43
Corn	13.70	0.00	134
Soybeans	2.76	0.00	41
TOTAL	18.42	0.00	

NOTES

Tract Number : 987

Description : SEC 15, NOBLE TWP.
FSA Physical Location : INDIANA/NOBLE
ANSI Physical Location : INDIANA/NOBLE
BIA Unit Range Number :
CRP Contract Number(s) : None
HEL Status : NHEL: No agricultural commodity planted on undetermined fields
Wetland Status : Wetland determinations not complete
WL Violations : None
Owners : WAYNE EDWARDS, DIANE SAGGARS, KEITH EDWARDS
Other Producers : None
Recon ID : None

Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
20.23	19.00	19.00	0.00	0.00	0.00	0.00	0.0
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	19.00	0.00	0.00	0.00	0.00	0.00

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
Wheat	1.41	0.00	43
Corn	9.86	0.00	134

FSA INFORMATION

INDIANA
NOBLE

Form: FSA-156EZ

See Page 4 for non-discriminatory Statements.



United States Department of Agriculture
Farm Service Agency

Abbreviated 156 Farm Record

FARM : 4940

Prepared : 6/1/26 2:13 PM CST

Crop Year : 2026

Operator Name :
CRP Contract Number(s) : None
Recon ID : None
Transferred From : None
ARCPLC G/IF Eligibility : Eligible

Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
162.96	98.89	98.89	0.00	0.00	0.00	0.00	0.0	Active	4
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped			CRP	MPL	DCP Ag.Rel. Activity	SOD
0.00	0.00	98.89	0.00			0.00	0.00	0.00	0.00

Crop Election Choice

ARC Individual	ARC County	Price Loss Coverage
None	None	None
ARC Individual - Default	ARC County - Default	Price Loss Coverage - Default
None	WHEAT, CORN, SOYBN	None

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Wheat	6.39	0.00	43	
Corn	44.67	0.00	134	0
Soybeans	9.04	0.00	41	0
TOTAL	60.10	0.00		

NOTES

Tract Number : 968

Description : SEC 10, NOBLE TWP.
FSA Physical Location : INDIANA/NOBLE
ANSI Physical Location : INDIANA/NOBLE
BIA Unit Range Number :
CRP Contract Number(s) : None
HEL Status : HEL field on tract.Conservation system being actively applied
Wetland Status : Wetland determinations not complete
WL Violations : None
Owners : WAYNE EDWARDS, KEITH EDWARDS, DIANE SAGGARS
Other Producers : None
Recon ID : None

FSA INFORMATION

USDA Noble County
Indiana

Farm 4940 Tract 968

2026 Program Year 2024 Imagery Phy. County: Noble, IN

Crops are non-irrigated, intended use is grain, and types are YEL (corn), COM (soybeans), and SRW (wheat) unless noted.



CLU	Acres	HEL	Crop
1	26.4	HEL	
2	1.6	HEL	
3	0.8	HEL	

Tract Cropland Total: 28.80 acres

- Tract Boundary
- Noncropland
- Cropland
- WRE
- Water Downstream Landfills
- Recreational Use
- Unimproved
- Current Street, Cont
- Unimproved
- Unimproved

TAX INFORMATION

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

	2025 Pay 2026	2024 Pay 2025	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022
+ Spring Tax	\$235.86	\$240.98	\$208.39	\$169.32	\$139.32
+ 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	\$235.86	\$240.98	\$208.39	\$169.32	\$139.32
+ 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	\$40.18	\$40.18	\$40.20	\$40.20	\$138.26
	705 Depew - \$40.18	705 Depew - \$40.18	705 Depew - \$40.20	705 Depew - \$40.20	705 Depew - \$40.20 710 Jarraid - \$98.06
+ 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	\$511.90	\$522.14	\$456.98	\$378.84	\$416.90
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$511.90)	(\$522.14)	(\$456.98)	(\$378.84)	(\$416.90)
= Total Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Payments (Treasurer)

Year	Receipt #	Transaction Date	Description	Amount
2025 Pay 2026	2161157	4/14/2026	#1022 WAYNE EDWARDS	\$511.90
2024 Pay 2025	2115054	4/30/2025	#1019 WAYNE EDWARDS	\$522.14
2023 Pay 2024	2060696	4/29/2024	#1005 W EDWARDS	\$456.98
2022 Pay 2023	2002407	4/26/2023	4/26 B 4 W/E	\$189.42
2022 Pay 2023	2002408	4/26/2023	4/26 B 4 W/E	\$189.42
2021 Pay 2022	1946254	4/18/2022	batch 8 4/14/22	\$208.45
2021 Pay 2022	1946255	4/18/2022	batch 8 4/14/22	\$208.45
2020 Pay 2021	1893512	4/26/2021	4/23/21 B 7 W/OE	\$228.49
2020 Pay 2021	1893513	4/26/2021	4/23/21 B 7 W/OE	\$228.49
2019 Pay 2020	1834835	4/20/2020	LB 4/17/20 B 9 W/E	\$253.24
2019 Pay 2020	1834836	4/20/2020	LB 4/17/20 B 9 W/E	\$253.24
2018 Pay 2019	1812933	10/17/2019	W/E 6392 MILDRED EDW	\$213.42
2018 Pay 2019	1782247	4/22/2019	LB 4/18/19 B8 W/OE	\$213.42
2017 Pay 2018	1759521	10/19/2018	6251 MEdwards	\$288.23
2017 Pay 2018	1740562	5/3/2018	LB 5/2/18 B24 W/OE	\$288.23
2016 Pay 2017	1706945	10/30/2017	6122 MildredEdwards	\$243.90
2016 Pay 2017	1684298	5/4/2017	lb 5/4/17 b1 w/e	\$243.90
2015 Pay 2016	1654131	11/4/2016	lb 11/3/16 b2 w/e	\$303.85
2015 Pay 2016	1618770	4/25/2016	LB 4/22/16 B17 W/OE	\$303.85
2014 Pay 2015	1599997	11/4/2015	5779 MEdwards	\$286.15
2014 Pay 2015	1566152	5/4/2015	5691	\$286.15
2013 Pay 2014	1536888	10/29/2014	5606	\$235.68
2013 Pay 2014	1512210	5/2/2014	5521	\$235.68

LAKE ACCESS DISCLOSURE

LAKE ACCESS DISCLOSURE

Lake Access Disclaimer

As an update to the marketing materials, no promise, warranty or representation is made as to the existence, nature or extent of any rights to the use of Marl Lake. With respect to the use of the lake, the Buyer(s) of Tracts 1 & 2 will acquire whatever rights (if any) are legally included with and appurtenant to the purchased tract(s).

*Contact the Auction Managers with any questions.

PRELIMINARY TITLE

PRELIMINARY TITLE



648 E. Till Rd.
Fort Wayne, IN 46825
(260)451-0112 Main
260-570-4197 Fax
www.NNTG.com

WIRE FRAUD ALERT

Protect your hard-earned money! You are a target for wire fraud. There are fraudsters working full-time looking for an opportunity to steal your money. Don't become part of the statistics of those who have fallen victim to wire fraud.

**CALL YOUR NEAR NORTH TITLE GROUP LLC CONTACT
TO CONFIRM THAT ANY EMAIL CONTAINING OUR WIRE INSTRUCTIONS
ORIGINATED FROM NEAR NORTH TITLE GROUP LLC!**

There is an exponential rise in social engineering of emails to trick you into believing the email is coming from a legitimate party to the real estate transaction. This is best known as phishing. The email will include wiring instructions for your closing. It will reference legitimate information about the transaction, but behind the email, is a fraudster hoping you will wire the funds to their account.

We have observed email chains where **legitimate parties** to the transaction communicate with the fraudsters, **completely unaware that they are communicating with a criminal**. If you receive any email containing wiring instructions, be skeptical. Never wire funds to an account you have not verified over the phone or in person. Here are five steps recommended by the American Land Title Association to help you protect your funds:

- 1. Call, don't email:** Confirm all wiring instructions by phone before transferring funds. Use the phone number from the title company's website or a business card.
- 2. Be suspicious:** It's not common for title companies to change wiring instructions and payment info.
- 3. Confirm it all:** Ask your bank to confirm not just the account number but also the name on the account before sending a wire.
- 4. Verify immediately:** You should call the title company or real estate agent to validate that the funds were received. The sooner it is detected that money has been sent to a wrong account, the better chance you have of recovering the money.
- 5. Forward, don't reply:** When responding to an email, hit forward instead of reply and then start typing in the person's email address. **Criminals use email addresses that are very similar to our real email addresses.** By typing in email addresses you will make it easier to discover if a fraudster is after you.

If you receive wiring instructions over email, please call us at **(260)451-0112** and ask to speak with your escrow or title officer to confirm you have the correct information:

The banks below are the only institutions we use for real estate transactions. We will provide our full account information once the transaction is ready for funding. **We will never ask you to send your closing funds to a different bank** and will not be responsible for any wires sent to an incorrect bank account.

**CIBC Bank USA
BankUnited, N.A.**

This notice is for educational purposes only. It is not intended to provide legal advice.
Please consult with a lawyer if you have any questions.

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ALTA Commitment for Title Insurance (07-01-2021)



IN2614558

PRELIMINARY TITLE



NOTICE TO POLICYHOLDERS

Questions regarding your policy or coverage should be directed to:

**Near North Title Group LLC
648 E. Till Rd.
Fort Wayne, IN 46825
Contact No.: (260)451-0112**

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or e-mail:

**State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204
Consumer Hotline: (800)622-4461; (317)232-2395
Complaints can be filed electronically at www.in.gov/idoi**

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ALTA Commitment for Title Insurance (07-01-2021)



IN2614558

PRELIMINARY TITLE



COMMITMENT FOR TITLE INSURANCE

Issued By
CHICAGO 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 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, Chicago Title Insurance Company, a Florida 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.

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- 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.
 - 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:
- a. the Notice;
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A;
 - e. Schedule B, Part I-Requirements; and
 - 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 is not 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.

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ALTA Commitment for Title Insurance (07-01-2021)



IN2614558

PRELIMINARY TITLE

- b. 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.
 - c. 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.
 - d. 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.
 - e. The Company is not liable for the content of the Transaction Identification Data, if any.
 - f. 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.
 - g. 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**
- 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 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.

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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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ALTA Commitment for Title Insurance (07-01-2021)



IN2614558

PRELIMINARY TITLE



COMMITMENT FOR TITLE INSURANCE

Issued By

CHICAGO TITLE INSURANCE COMPANY

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Near North Title Group LLC
Issuing Office: 648 E. Till Rd., Fort Wayne, IN 46825
Issuing Office's ALTA® Registry ID:
Loan ID No.:
Commitment No.: IN2614558
Issuing Office File No.: IN2614558
Property Address: S 250 W, Albion, IN 46701

SCHEDULE A

1. Commitment Date: August 11, 2026 at 12:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Homeowner's Policy (07/01/21)

Proposed Insured: TBD
Proposed Amount of Insurance: \$15,000.00
The estate or interest to be insured: Fee Simple
 - b. 2021 ALTA Loan Policy (07/01/21)

Proposed Insured: Lender with a contractual obligation under a loan agreement with the proposed insured for an Owner's Policy, its successors and/or assigns, as their interests may appear
Proposed Amount of Insurance: \$15,000.00
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is: Fee Simple.
4. The Title is, at the Commitment Date, vested in:
Diane G. Saggars and Keith L. Edwards and Wayne R. Edwards, as equal tenants in common
5. The Land is described as follows:

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ALTA Commitment for Title Insurance (07-01-2021)



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PRELIMINARY TITLE

Tract I: Part of the South half of the east half of the East half of the Northwest Quarter, together with part of the fractional South half of the Northeast Quarter, ail being in Section 10, Township 33 North, Range 9 East Noble County, Indiana, all being more particularly described as follows, to-wit:

Beginning on the East line of the South half of the East half of the East half of said Northwest Quarter, at a point situated North 00 degrees 00 minutes 00 second West, a distance of 50.07 feet from the Southeast corner of the South half of said East half; thence North 00 degrees 00 minutes 00 seconds West, on and along the East line of the south half of said East half, being also the west line of said Fractional south half, also being the centerline of County Road #250 west, a distance of 615.70 feet; thence South 86 degrees 57 minutes 57 seconds East on and along the centerline of a Public Roadway, a distance of 682.57 feet; thence North 43 degrees 59 minutes 28 seconds east; continuing on and along said centerline, a distance of 915.74 feet to the Northeast corner of the West half of said Fractional south half; thence North 85 degrees 40 minutes 44 seconds West, on and along the North line of said Fractional South half, a distance of 1321.40 feet to the Northwest corner of said Fractional South half, being also the Northeast corner of the South half of the East half of the East half of said Northwest quarter; thence North 88 degrees 34 minutes 14 seconds West, on and along the North line of the South half of said East half, a distance of 638.75 feet to the Northwest corner of the South half of said East half; thence South 00 degrees 21 minutes 53 seconds West on and along the West line of the South half of said East half, a distance of 1320.05 feet to a point situated North 00 degrees 21 minutes 53 seconds East, a distance of 50.05 feet from a 4 inch square wood post found at the Southwest corner of the South half of said East half; thence South 87 degrees 00 minutes 11 seconds East, on and along a line being parallel to and 50 feet (measured at right angles) North of the South line of the South half of said East half; a distance of 647.84 feet to the point of beginning. (Supposed to contain 35.954 acres of land, more or less.)

Tract 2: All that part of the North half of the East half of the East half of the Northwest quarter of Section 10, Township 33 North, Range 9 East, Noble County, Indiana, lying North of the South line of said North half and South of the South waters edge of Marl Lake; supposed to contain 0.5 acres, more or less.

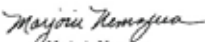
Near North Title Group LLC



Allison Rabin, Chief Operating Officer

CHICAGO TITLE INSURANCE COMPANY

By: 
Michael J. Nolan
President

ATTEST: 
Marjorie Nemolara
Secretary

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ALTA Commitment for Title Insurance (07-01-2021)



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COMMITMENT FOR TITLE INSURANCE Issued By CHICAGO TITLE INSURANCE COMPANY

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. Warranty Deed to be executed by the fee simple title holder shown on Schedule A to the proposed insured on Schedule A.
6. Indiana Sales Disclosure Form completed, executed and filed, all as required by IC 6-1.1-5.5.
7. Mortgage to be executed by the borrower to the proposed insured lender as shown on Schedule A.
8. Vendor's affidavit satisfactory to the Company, duly executed.
9. Mortgagor's affidavit satisfactory to the Company, duly executed.
10. NOTE: As of the Effective date of this Commitment, we find no mortgage of public record. This should be explained to the Company.
11. By virtue of IC 27-7-3.6, a fee of \$5.00 will be collected from the purchaser of the policy for each policy issued in conjunction with closing occurring on or after July 1, 2006.
12. Effective July 1, 2009 IC 27-7-3.7 et seq. requires any funds in the amount of \$10,000 or more received, from any party to the transaction, to be in the form of an irrevocable wire transfer.

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PRELIMINARY TITLE



COMMITMENT FOR TITLE INSURANCE

Issued By

CHICAGO TITLE INSURANCE COMPANY

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. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachments, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
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.

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ALTA Commitment for Title Insurance (07-01-2021)



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PRELIMINARY TITLE

7. Taxes for the year 2025 payable in 2026 in the name of Diane G. Saggars and Keith L. Edwards and Wayne R. Edwards

Brief Legal: Pt E1/2 Ne1/4 Nw1/4 Sec 10 .50a (400-002)S End E2 E2 Nw4 Sec 10 & Nw4 S2 Ne4Sec 10 35.954a (100-005)
Taxing Unit: 19 - Noble Twp Parcel No: 20274
State ID No.: 57-19-10-400-002.000-009

1st installment: \$235.86 - Paid
2nd installment: \$235.86 - Paid

Assessed valuation as of Effective Date (for information only:)
Land: \$34,300.00
Improvements: \$0.00
Homestead Exemption \$0.00;
Supplemental Homestead Exemption \$0.00
2% Deduction \$2,058.00
8. Special Assessment as set forth below:
Type of Assessment: 705 Depew
May Installment: \$20.09, Paid;
November installment: \$20.09, Paid
All assessments for subsequent years due and payable, which are not yet a lien.
9. Possible future assessments for repair and maintenance of the 710 Jarraid Legal Drain. None due at this time.
10. Taxes for 2026 payable 2027, now a lien, not yet due and payable.
11. Note: The real estate tax information set out above is all that is currently available in the Noble County Tax records. Neither the Company nor its agent, Near North Title Group, assume or accept any responsibility for loss, damage, cost or expense due to, or arising out of, the present unavailability, or accuracy of tax information.
12. Possible municipal assessments, code enforcement fines, sewer use charges, and/or impact fees levied by Town of Albion.
13. 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.
14. Rights of the public, the State of Indiana, and County of Noble and the municipality in and to that part of the Land taken or used for road purposes.
15. Possible easements for drainage ditches, feeders, laterals and tile drains.
16. Oil and Gas Lease by and between Harry J. Edwards and Mildred V. Edwards, as Lessor, and Trio Petro, Inc., as Lessee, dated August 5, 1981 and recorded August 12, 1981 as Misc. Book 78 Page 598.

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17. (a) Riparian or water rights, claims, or title to water whether or not shown by the public records. (b) Easements for use of the surface of waters on the land for fishing, boating, swimming or similar activity. (c) The consequence of any change in the location of the lake which forms a boundary line of the land, including any determination that some portion of the land has been included within Marl Lake.
18. (a) Rights, if any, of the property owners abutting the Marl Lake or adjoining streams or water in and to the waters of the lake and in and to bed thereof. (b) Boating and fishing rights of property owners abutting the lake or the stream of water leading thereto or therefrom. (c) Navigational servitudes and all other rights, titles, and powers of the United States, the state, local government and the public over said lake, its bed, and its shore lands extending to the ordinary high water line thereof. (d) The consequence of any change in the location of the lake which forms a boundary line of the land, including any determination that some portion of the land has been included within Marl. (e) Riparian or water rights, claims, or title to water whether or not shown by the public records.
19. Near North Title Group, made a judgment search against Diane Saggars, Keith Edwards and Wayne Mildred and found none.
20. NOTE: The following contains a 36 month Chain of Title

Instrument: Affidavit Removing Life Estate Interest

Grantor(s): Mildred V. Edwards

Grantee(s): Diane G. Saggars and Keith L. Edwards and Wayne R. Edwards, as equal tenants in common

Recorded: January 25, 2024

Document: 240100503 and Re-recorded February 1, 2024 as Document No. 240200009

Instrument: Warranty Deed

Grantor(s): Mildred V. Edwards

Grantee(s): Diane G. Saggars and Keith L. Edwards and Wayne R. Edwards, as equal tenants in common

Recorded: September 25, 2003

Document: 030901069

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ALTA Commitment for Title Insurance (07-01-2021)



IN2614558

PRELIMINARY TITLE

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Effective January 1, 2026

Chicago Title Insurance Company, and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information);
- biometric data (e.g. fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

PRELIMINARY TITLE

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you;
- To improve our products and services;
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates', services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link [Privacy Request](#) or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets; Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (<https://fnf.com/pages/californiaprivacy.aspx>) or call (888) 413-1748.

For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email aginqueries@ag.state.nv.us.

PRELIMINARY TITLE

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710.

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:

Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Tigor Title Company of Oregon, Western Title & Escrow Company, Chicago Title Insurance Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Tigor Title Company of California, Exos Valuations, Fidelity & Guaranty Life Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company.

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.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice: Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's Privacy Request or contact us by phone at (888) 714-2710, by email at Privacy@fnf.com, or by mail to:

Chicago Title Insurance Company
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

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