

Tuesday, October 20th • 6:00PM EST

Auction held On-Site at 547 Laramie Trace, Kendallville, IN 46755

Single Story Home

AUCTION

Noble County, IN

**Home
& .61±
acres**

800.451.2709 | SchraderAuction.com

- 1,704 sq ft Home • Large Two Car Garage
- .61 Acre Lot • Mature Landscaping
- Concrete Driveway

**INFORMATION
BOOKLET**



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: Estate of Rev. James F. Stoye

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

Daniel James Days, RB22000867
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.

EVIDENCE OF TITLE: Seller shall provide an owner's title insurance policy in the amount of the purchase price.

DEED: Seller shall provide Warranty Deed.

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.*

SURVEY: A new survey will be completed ONLY if necessary for an insured closing. If a new survey is required, seller & successful bidder(s) shall each pay half (50:50) of the cost of the perimeter survey. The type of survey performed shall be at the Seller's option & sufficient for providing title insurance.

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.

AGENCY: Schrader Real Estate & Auction Com-

pany, Inc. and its representatives are exclusive agents of the Seller.

DISCLAIMER AND ABSENCE OF WARRANTIES:

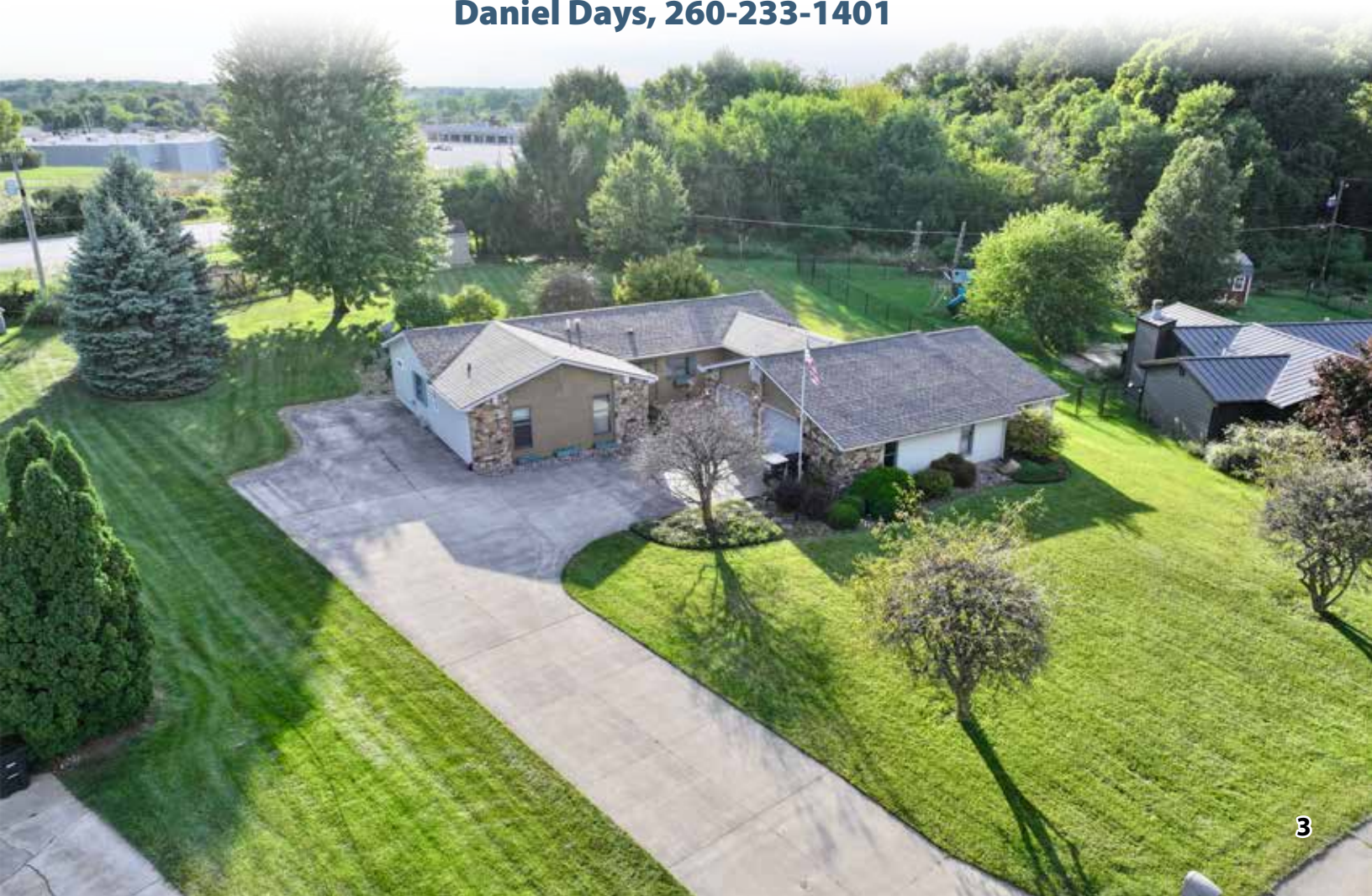
All information contained in this brochure and all related materials are subject to the terms and conditions outlined in the Purchase Agreement. The property is being sold on an "AS IS, WHERE IS" basis, and no warranty or representation, either expressed or implied, concerning the property is made by 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 Manager:
Daniel Days, 260-233-1401**



REGISTRATION FORMS

BIDDER PRE-REGISTRATION FORM

TUESDAY, OCTOBER 20, 2026

HOME &.61± 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 Tuesday, October 13, 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
Home & .61± Acres • Noble County, Indiana
Tuesday, October 20, 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 Tuesday, October 20, 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, Tuesday, October 13, 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: _____

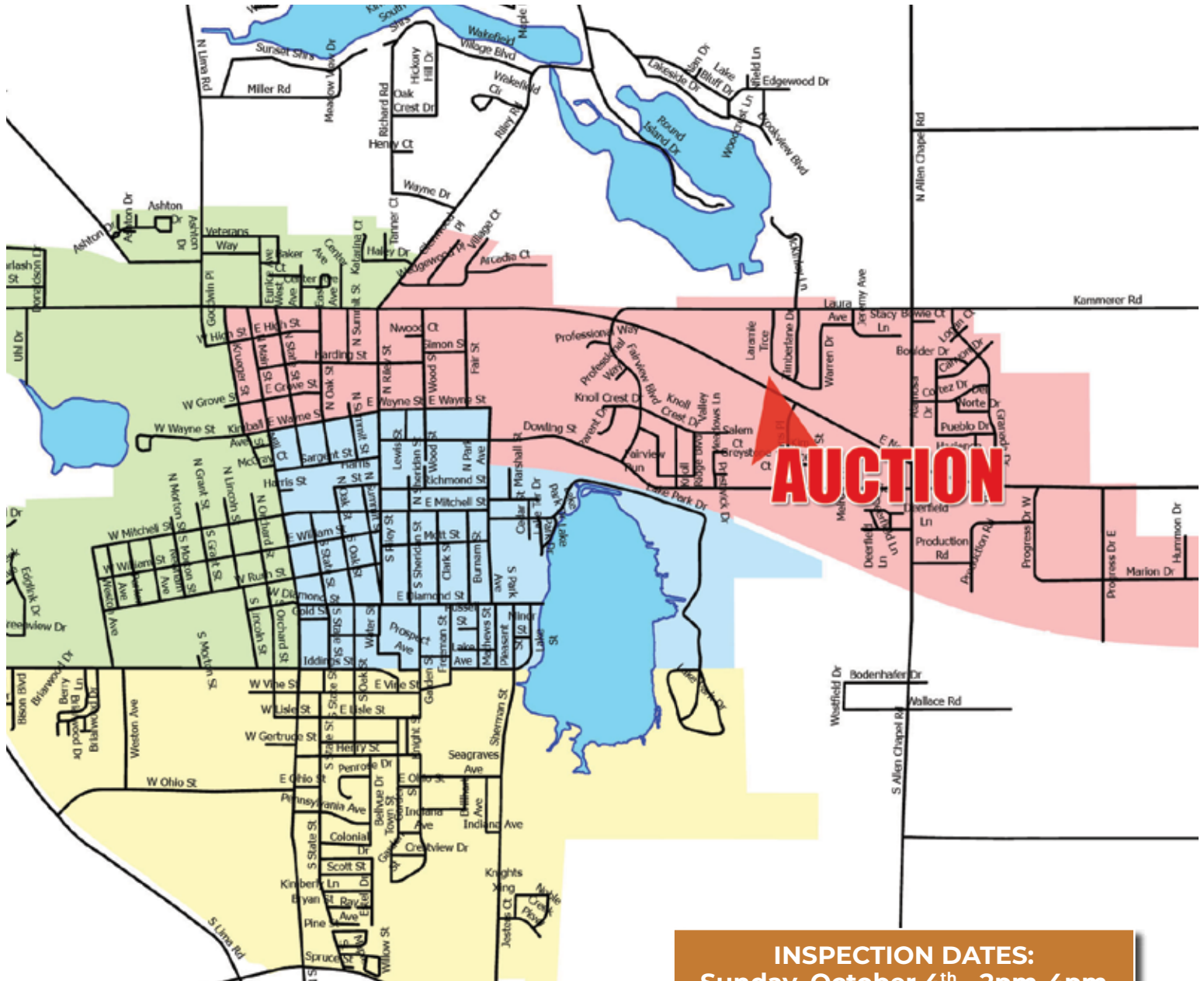
Thank you for your cooperation. We hope your online bidding experience is satisfying and convenient. If you have any comments or suggestions, please send them to:
kevin@schraderauction.com or call Kevin Jordan at 260-244-7606.



LOCATION MAP

TRACT MAP

LOCATION MAP



INSPECTION DATES:
Sunday, October 4th • 2pm-4pm
Tuesday, October 13th • 4pm-6pm

AUCTION HELD ON-SITE
ADDRESS & DIRECTIONS TO PROPERTY: 547 Laramie Trace,
Kendallville, IN 46755. Take SR 6 east out of Kendallville until
you arrive at Kammerer Rd. Turn left and continue for .5 miles
and arrive at Laramie Trace. Turn right and head south and the
home is on the right side of the road.

TRACT MAP



GENERAL PROPERTY DESCRIPTION: Here is an incredible opportunity to purchase a single-story home on 0.61± acres just on the outskirts of Kendallville in Noble County, IN. With 1,704 sq. ft. of single-level living, 4 bedrooms, 2 full bathrooms, and a long list of quality features throughout, this property is an excellent fit for families looking for a move-in ready home or investors seeking a quality investment. Located within the Wayne Center Elementary School District, this home offers comfortable, convenient living just minutes from Kendallville.

The home features a spacious kitchen and open living room with patio door access leading into a three-season room with peaceful views of the back patio — a perfect space for morning coffee or evening relaxation. The attached 2-car garage connects through a storage filled laundry room and includes an additional room providing extra storage space. The mechanical room includes central air, a Trane furnace, gas water heater, water softener, and a NuTone central vacuum system. Do not miss your opportunity to bid on this well-rounded property!



COUNTY TAX INFORMATION

COUNTY TAX INFORMATION

Tax History

Delinquent payments made after the full 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	\$1,180.26	\$1,165.58	\$1,131.73	\$1,103.06	\$1,100.99
+ Spring Penalty	\$0.00	\$58.28	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$1,180.26	\$1,165.58	\$1,131.73	\$1,103.06	\$1,100.99
+ Fall Penalty	\$0.00	\$58.28	\$0.00	\$55.15	\$55.05
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$1,165.58	\$0.00	\$1,103.06	\$1,100.99	\$998.90
+ Delq NTS Pen	\$58.28	\$0.00	\$110.31	\$55.05	\$99.89
+ Delq TS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$58.28	\$0.00	\$0.00	\$0.00	\$49.94
+ Other Assess	\$2.74	\$5.24	\$7.75	\$5.12	\$0.00
	501 Rimmell - \$2.74	501 Rimmell - \$5.24	501 Rimmell - \$7.75	501 Rimmell - \$5.12	
+ 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	\$3,645.40	\$2,452.96	\$3,484.58	\$3,422.43	\$3,405.76
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$2,465.14)	(\$1,168.08)	(\$3,484.58)	(\$2,261.60)	(\$2,249.72)
= Total Due	\$1,180.26	\$1,284.88	\$0.00	\$1,160.83	\$1,156.04

COUNTY TAX INFORMATION

☐ Payments (Treasurer)

Columns ▼				
Year	Receipt #	Transaction Date	Description	Amount
2025 Pay 2026	2169160	4/30/2026	B 2 W/OE 4/30	\$1,238.66
2025 Pay 2026	2155684	11/10/2025	B 1 W/OE LATE	\$1,226.48
2024 Pay 2025	2135419	5/12/2025	B 12 W/E\$50508.00 L	\$1,168.08
2023 Pay 2024	2099970	11/12/2024	B7\$183299.18OTW/OE	\$1,134.23
2023 Pay 2024	2081275	5/10/2024	B 13 OT W/OE 5/14	\$1,134.23
2023 Pay 2024	2049651	2/2/2024	2747 J STOYLE	\$1,216.12
2022 Pay 2023	2025996	5/10/2023	5/16 OT B 3 W/OE	\$1,160.61
2022 Pay 2023	1993609	11/10/2022	11/16 LATE B 11 W/OE	\$1,100.99
2021 Pay 2022	1973546	5/10/2022	b10 5/16/22 w/oe	\$1,100.99
2021 Pay 2022	1943109	3/30/2022	M2720 J. STOYLE	\$99.88
2021 Pay 2022	1941264	1/4/2022	2716 J STOYLE	\$1,048.85
2020 Pay 2021	1920328	5/10/2021	LATE 5/20/21 B3 W/OE	\$998.90
2019 Pay 2020	1884329	11/10/2020	OT 11/13 B 4 W/OE	\$871.57
2019 Pay 2020	1863029	5/11/2020	OT 5/14 B16 W/OE	\$871.57
2018 Pay 2019	1781403	4/18/2019	LB 4/18/19 B2 W/E	\$841.26
2018 Pay 2019	1781404	4/18/2019	LB 4/18/19 B2 W/E	\$841.26
2017 Pay 2018	1738028	5/1/2018	LB 5/1/18 B10 W/E	\$838.54
2017 Pay 2018	1738029	5/1/2018	LB 5/1/18 B10 W/E	\$838.54
2016 Pay 2017	1671286	4/25/2017	lb 4/24/17 b6 w/e	\$767.89
2016 Pay 2017	1671287	4/25/2017	lb 4/24/17 b6 w/e	\$767.89
2015 Pay 2016	1655068	11/7/2016	lb 11/4/16 b2 w/e	\$710.73
2015 Pay 2016	1618148	4/25/2016	LB 4/22/16 B4 W/E	\$710.73
2014 Pay 2015	1595866	11/2/2015	2037 Robert Zimmerm	\$588.06
2014 Pay 2015	1557037	4/17/2015	lb 4/17/15 b1 w/e	\$588.06
2013 Pay 2014	1534406	10/1/2014	m 1899	\$602.43
2013 Pay 2014	1526031	5/12/2014	lb5/12-15/14b1w/e	\$602.43



**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.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Stewart Title Guaranty Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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



IN2616897

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)



IN2616897

PRELIMINARY TITLE

COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: IN2616897

Commitment No.: IN2616897

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 EXTRACONTRACTUAL 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, Stewart Title Guaranty Company, a Texas 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.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Stewart Title Guaranty Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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PRELIMINARY TITLE

- 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)



IN2616897

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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PRELIMINARY TITLE

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)



IN2616897

PRELIMINARY TITLE

COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: IN2616897

Commitment No.: IN2616897

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.: IN2616897
Issuing Office File No.: IN2616897
Property Address: 547 Laramie Trace, Kendallville, IN 46755

SCHEDULE A

1. Commitment Date: September 15, 2026 at 12:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Homeowner's Policy (07/01/21)

Proposed Insured: To be determined
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, 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:

Estate of James F. Stoyale, a/k/a James Stoyale
5. The Land is described as follows:

Lot Ten (10) in Second Addition to Hollybrook Heights, as recorded in Plat Book 4, page 265, in the Office of the Recorder of Noble County, Indiana.

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



IN2616897

PRELIMINARY TITLE

Near North Title Group LLC



Allison Rabin, Chief Operating Officer


Frederick H. Eppinger
President and CEO
David Hisey
Secretary

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



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PRELIMINARY TITLE

COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: IN2616897

Commitment No.: IN2616897

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. Personal Representative's Deed from William G. Scholl as Personal Representative of the Estate of James F. Stoye, a/k/a James Stoye, in the Noble Circuit Court, Cause No. 57C01-2604-ES-000004, filed on April 7, 2026 to To be determined.

The Company should be furnished the following:

- a. Letters Testamentary or of Administration issued to the Personal Representative.
- b. Satisfactory order from the court authorizing and approving the sale.
- c. The conveyance from the Personal Representative should recite that it is being executed by virtue of their power under Indiana Law.

The Company reserves the right to amend the title finding (vesting) and/or add additional items or make further requirements after review of the requested documentation.

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. 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.

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11. 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.
12. NOTE: As of the Effective date of this Commitment, we find no mortgage of public record. This should be explained to the Company.
13. Additional requirements may be made in order to complete the transaction to be insured.
14. The Proposed Policy Amount(s) must be modified to the full value of the estate or interest being insured, and any additional premium must be paid. The Proposed Policy Amount for an owner's policy should reflect the contract sales price unless the Company is furnished with a current appraisal indicating a different value. The Proposed Policy Amount for a loan policy will not be issued for an amount less than the principal amount of the mortgage debt or no more than 20% in excess of the principal debt in order to cover interest, foreclosure costs, etc. Proposed Policy Amount(s) will be revised, and premiums will be charged per the Company's Rate Manual then in effect when the final amounts of insurance are approved.

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PRELIMINARY TITLE

COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: IN2616897

Commitment No.: IN2616897

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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7. Taxes for the year 2025 payable in 2026 in the name of James Stoyale

Brief Legal: Hollybrook Heights 2nd Add Lot 10
Taxing Unit: 8 - Kendallville-WayParcel No: 008-101289-00
State ID No.: 57-07-34-100-023.000-020

1st installment: \$1,180.26 - PAID
2nd installment: \$1,180.26 - UNPAID

Assessed valuation as of Effective Date (for information only):
Land: \$32,700.00
Improvements: \$232,500.00
Homestead Exemption \$48,000.00;
Supplemental Homestead Exemption \$86,880.00

NOTE: Homestead Credit Filed flag Removed in Future Years.

8. Special Assessment as set forth below:
Type of Assessment: 501 Rimmell Drain
May Installment: \$2.50, PAID
All assessments for subsequent years due and payable, which are not yet a lien.
9. Taxes for 2026 payable 2027, now a lien, not yet due and payable.
10. 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.
11. Possible municipal assessments, code enforcement fines, sewer use charges, and/or impact fees levied by Kendallville.
12. 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.
13. Covenants, conditions, and restrictions as set out in plat and any amendments thereto.
14. Easements and building lines as shown on the recorded plat.
15. Covenants, conditions, and restrictions as set out in Protective Covenants recorded May 11, 1970 in Plat Book 4, page 136 in the Office of the Recorder of Noble County, Indiana, and any subsequent amendments, modifications and/or supplements.
16. Near North Title Group, made a judgment search against James Stoyale and found none.

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17. NOTE: The following contains a 36 month Chain of Title

Instrument: Personal Representative's Deed

Grantor(s): Linda Young, as Personal Representative of the Estate of Robert M. Zimmerman

Grantee(s): James Stoye

Recorded: October 16, 2019

Document: 191000403

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An aerial photograph of a residential property. In the foreground, a large, light-colored house with a brown shingled roof is visible. The house has a long, covered patio area with large glass doors. To the left of the house, there is a large, dense green bush and a smaller, rounded green shrub. A concrete patio area is situated between the house and the bushes. In the background, a red barn-like structure and a trampoline are visible on a grassy lawn. The word "PHOTOS" is overlaid in large, bold, white letters with a black outline in the center of the image.

PHOTOS

PHOTOS



PHOTOS



PHOTOS



PHOTOS



PHOTOS



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