# FIRST AMERICAN TITLE INSURANCE COMPANY

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

Issuing Agent:

Integrity Title Services, Inc.

Issuing Office:

1532 Wabash Ave., Terre Haute, IN 47807

Issuing Office's ALTA® Registry ID:

1087492

Loan ID No .:

23 1298 TBD FRENCH

Commitment No.: Issuing Office File No.:

23 1298 TBD FRENCH

Property Address:

E State Road 246 & Farmersburg Rd, Farmersburg, IN 47850

**SCHEDULE A** 

Commitment Date: 1.

December 26, 2023

Policy to be issued: 2.

ALTA Own. Policy (08/01/16)

To De Determined Proposed Insured:

Proposed Amount of Insurance:

The estate or interest to be insured:

Fee Simple

- The estate or interest in the Land at the Commitment Date is: Fee Simple 3.
- The Title is, at the Commitment Date, vested in: Robin W. French. 4.
- The Land is described as follows: 5.

SEE EXHIBIT A ATTACHED HERETO

Integrity Title Services, Inc.

Phone:812-235-0005

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# FIRST AMERICAN TITLE INSURANCE COMPANY

# SCHEDULE B, PART I - Requirements

All of the following Requirements must be met:

- 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.
- 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.
- Only if requested, Lender's Final Title Policy to contain 8.1 endorsement (EPA) and ALTA 9 endorsement and any other endorsements specific to the transaction, requested by the Lender, and approved by Integrity Title Services, Inc. consistent with the issuing policy of the company and payment of any relative charge.
- 14. Payment, release and/or satisfaction of any and all mortgage, judgment liens and other encumbrances on title that are shown on Schedule B, Section II.
- 15. NOTATION: For Informational Purposes Only: Chain of Title

Quitclaim Deed Betty I. French to Robin W. French, dated May 23, 2014 and recorded May 23, 2014 in Instrument No. 2014006473.

Order Approving Personal Representative's Final Report and Accounting, Petition to Allow Accounting, Petition for Order Approving Distribution and Closing Estate naming Betty I. French as sole heir and Robin French, Personal Representative, dated December 12, 2013 and recorded December 18, 2013 in Instrument No. 2013016011.

#### \*\*NOTE\*\*

Charles O. French, deceased March 4, 2013

Quitclaim Deed from David Earl French to Charles Otis French, dated April 22, 2008 and recorded May 5, 2008 in Instrument No. 2008006510.

Warranty Deed from David French to Charles O. French, dated March 8, 1985 and recorded March 20, 1985 in Deed Record 400, Page 133.

- 16. Deed from Robin W. French to To Be Determined.
- 17. Mortgage from \_\_\_\_to \_\_\_\_\_(lender) in the amount of (\$0.00).

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## SCHEDULE B

(Continued)

### 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:

- 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.
- 7. Real estate taxes assessed for the year 2022 are a lien and are due in two installments payable May 10 and November 10, 2023:

Assessed in the name of: French Robin W Parcel No.: 84-13-35-200-004.000-006 Taxing Unit and Code: Linton Township

Land: \$124,700 Improvements: \$0 Exemptions: \$0

May Installment of \$1,365.84 PAID November Installment of \$1,365.84 PAID

325 - LINTON BUSSERON CONSERVANCY May Installment of \$22.20 PAID November Installment of \$22.20 PAID

NOTE: Taxes shown above are listed as of the date of this Commitment and are subject to change for re-assessment, correction of errors, etc... The Title Company strongly advises you to verify the tax amount with the respective County Treasurer's Office.

- 8. Real estate taxes assessed for the year 2023 and 2024 are a lien but not yet due and payable.
- 9. Minerals or mineral rights or any other subsurface substance (including, without limitation, oil, gas and coal), and all rights incident thereto, now or previously leased, granted, excepted or reserved.
- Proceedings of any Federal Court, including but not limited to bankruptcy proceedings, that are not transcripted to the county in which the insured premises are situated.
- 11. Any right, interest or claim that may exist, arise or be asserted against the Title under or pursuant to the Perishable Agricultural

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# SCHEDULE B

(Continued)

Commodities Act of 1930, as amended, 7 USC 499a et seq., the Packers and Stockyard Act of 1921, as amended 7 USC 181 et seq., or any similar state laws.

- Any lease, grant, conveyance, exception, or reservation of minerals or mineral rights (including, without limitation, oil, gas, and 12. coal), appearing in the Public Records.
- Rights of the public, the State of Indiana, and the Municipality in and to that part of the premises in question taken or used for 13. road purposes, including utility rights of way.
- Right-of-way for drainage tiles, ditches, feeders and laterals, if any. 14.
- The acreage in the legal description is shown for convenience only and should not be construed as insuring the quantity of land 15. as set forth in the legal description.
- Rights to parties of unrecorded leases. 16.
- Rights, interests, or claims of tenants in possession of the land not shown by the public records, including to any crops. 17.
- Subject to Terms and Conditions to right-of-way easement granted unto Indiana Statewide Rural Electric Cooperative, Inc. (The Hoosier Energy Division) as shown by instrument dated April 20, 1966, and recorded in Deed Record 339, page 321, records of 18. Recorder's Office of Vigo County, Indiana.
- Judgment and lien search on Robin W. French, nothing found. 19.

RP/KW

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# FIRST AMERICAN TITLE INSURANCE COMPANY

Commitment No.: 23 1298 TBD FRENCH

#### **EXHIBIT A**

The following described real estate located in Vigo County, State of Indiana, to-wit:

The East one-half (E ½) of the Northeast Quarter (NE ¼) of Section Thirty-five (35), Township Ten (10) North, Range Nine (9) West, containing eighty (80) acres, more or less.

Parcel No.: 84-13-35-200-004.000-006

Commonly known as: E State Road 246 & Farmersburg Rd, Farmersburg, IN 47850

"The property address and tax parcel identification number listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured."

# ALTA COMMITMENT FOR TITLE INSURANCE issued by FIRST AMERICAN 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 EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICYTO 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, FIRST AMERICAN TITLE INSURANCE COMPANY, a Indiana 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 \_\_\_\_\_ 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.
- 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.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by FIRST AMERICAN TITLE INSURANCE COMPANY. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; 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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- "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be e. issued by the Company pursuant to this Commitment.
- "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of f. each Policy to be issued pursuant to this Commitment.
- "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant g.
- to this Commitment. "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 h. 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.
- "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. i.
- "Title": The estate or interest in the Land identified in Item 3 of Schedule A. į.
- 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. 2.
- The Company's liability and obligation is limited by and this Commitment is not valid without: 3.
  - the Notice:
  - the Commitment to Issue Policy, b.
  - the Commitment Conditions; c.
  - Schedule A: d.
  - Schedule B, Part I-Requirements; e.
  - Schedule B, Part II-Exceptions; and f.
  - a counter-signature by the Company or its issuing agent that may be in electronic form. q.

#### COMPANY'S RIGHT TO AMEND 4.

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.

#### LIMITATIONS OF LIABILITY 5.

- 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:
  - comply with the Schedule B, Part I-Requirements; i.
  - eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or
  - ij. acquire the Title or create the Mortgage covered by this Commitment.
- The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had b. Knowledge of the matter and did not notify the Company about it in writing.

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- 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. c.
- The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and d. described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- The Company is not liable for the content of the Transaction Identification Data, if any. e.
- The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part f. I-Requirements have been met to the satisfaction of the Company.
- The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured. g.
- LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM 6.
  - Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment. a.
  - 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 b. Company must be filed only in a State or federal court having jurisdiction.
  - 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 C. kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
  - The deletion or modification of any Schedule B, Part II-Exception does not constitute an agreement or obligation to d. provide coverage beyond the terms and provisions of this Commitment or the Policy.
  - Any amendment or endorsement to this Commitment must be in writing. e.
  - When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will f. be under the Policy.
- IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT 7.

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.

PRO-FORMA POLICY 8.

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.

CLAIMS PROCEDURES 9.

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.

**CLASS ACTION** 10.

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.

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# **Important Notice**

ISSUED BY

First American Title Insurance Company

## NOTICE TO INDIANA POLICY HOLDERS

First American Title Insurance Company is dedicated to serving your title insurance needs. This dedication extends not only to providing insurance to you, as an insured, to reduce your risk of loss relating to the title to the real property defined in a policy, but also to proficiently resolving your covered claim under a First American Title Insurance Company tile policy.

Your claims and questions regarding your policy, coverage or claims should be directed to:

First American Title Insurance Company Attn: Claims National Intake Center 1 First American Way Santa Ana, California 92707

(888) 632-1642

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 email:

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

This notice applies to policies issued in Indiana or in which the land defined in the policy is in Indiana.



#### **Privacy Policy**

## We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

#### **Applicability**

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values, a copy of which can be found on our website at www.firstam.com.

#### Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- information we received from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- information about your transactions with us, our affiliated companies, or others; and
- information we receive from a consumer reporting agency.

#### Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

#### **Former Customers**

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

#### **Confidentiality and Security**

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.