

**STEWART TITLE**  
**GUARANTY COMPANY**  
**COMMITMENT FOR TITLE INSURANCE**

Property Address: 1424 Garvey Drive

1424\_GAR VER. 1.23/15.15

**SCHEDULE A**

There is 1 commitment and property description for this sale.

1. Effective Date 1-18-19 @ 8:00 am Examiner: A&T
2. Policy or policies to be issued: Amount \$TBA  
 ALTA OWNER'S POLICY - (2006)  
 ALTA Residential Title Insurance Policy - (2006)

Proposed Insured:

**PURCHASER TO BE DETERMINED AT AUCTION**

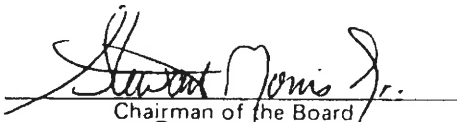
3. Title to the fee simple estate or interest in the land described or referred to in this Commitment is at the effective date hereof vested in:

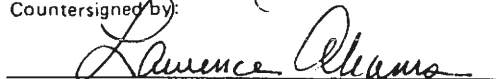
**THE ESTATE OF RUSSELL PRESTON WISE (a/k/a RUSSELL P. WISE), Karen Wise Troth, Executrix with power of sale of realty**

AS TO LOT 218: BEING the same property conveyed from Purity Homes, Inc., to RUSSELL P. WISE and BERNICE G. WISE, his wife, by Joint Survivorship Deed dated June 2, 1959, of record in Deed Book 3572, Page 520, in the Office of the County Clerk of Jefferson County, Kentucky. The said Bernice G. Wise died 10-15-16, thereby vesting the property in RUSSELL P. WISE by survivorship.

AS TO THE SECOND PARCEL: BEING the same property conveyed from Estate Developers, Incorporated, to RUSSELL P. WISE and BERNICE G. WISE, his wife, by Joint Survivorship Deed dated August 12, 1960 of record in

**STEWART TITLE**  
GUARANTY COMPANY

  
Chairman of the Board  
Countersigned by:

  
Authorized Signatory

**GUARDIAN TITLE CORPORATION**  
Company  
**Louisville, Kentucky**  
City, State



  
President

**STEWART TITLE**  
GUARANTY COMPANY

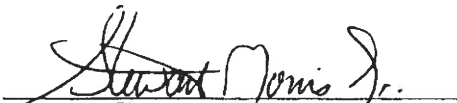
Deed Book 3649, Page 496, in the Office of the County Clerk of Jefferson County, Kentucky. The said Bernice G. Wise died 10-15-16, thereby vesting the property in RUSSELL P. WISE by survivorship.

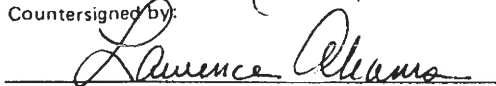
The said RUSSELL P. WISE died testate a resident of Jefferson County, Kentucky on 7-11-17, and pursuant to his Will probated in Jefferson County District/Probate Case No. 17P003820 and recorded in the Office of the Jefferson County Clerk in Will Book 671, Page 848, KAREN WISE TROTH was appointed Executrix (with power of sale of realty pursuant to Article 10.2 of said Will) on September 6, 2017.

4. The land referred to in this commitment is located at 1424 Garvey Drive in Jefferson County, Kentucky, and is described as follows:

See Exhibit "A" attached hereto and made a part hereof.

**STEWART TITLE**  
GUARANTY COMPANY

  
Chairman of the Board

Countersigned by:  


Authorized Signatory

**GUARDIAN TITLE CORPORATION**

Company

**Louisville, Kentucky**

City, State



  
President

**STEWART TITLE**  
GUARANTY COMPANY

RE: PURCHASER TO BE DETERMINED AT AUCTION  
1424 Garvey Drive

VER. 1.23/15.15 1424\_GAR

**SCHEDULE B--Section 1**  
**Limitations and Requirements**

THIS COMMITMENT IS INTENDED AND ISSUED FOR THE EXCLUSIVE USE OF THE PROPOSED INSURED APPEARING ON PAGE 1. NO OTHER PERSON IS PERMITTED TO USE OR RELY UPON THIS COMMITMENT.

The following are the requirements to be complied with:

Valid resolution authorizing transaction for any corporate or partnership seller or mortgagor.

Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to wit:

Deed from **THE ESTATE OF RUSSELL PRESTON WISE (a/k/a RUSSELL P. WISE), Karen Wise Troth, Executrix with power of sale of realty** in favor of **PURCHASER TO BE DETERMINED AT AUCTION**.

No other instruments are required in connection with this title.

**Pay and release all liens of record.**

You must inform us in writing the name of anyone not referred to in this Commitment who will receive an interest in the land or who will make a loan secured by the land. We may impose additional requirements or exceptions relating to the interest or the loan.

---

---

**REAL ESTATE TAX INFORMATION**

**Current taxes, even if not yet due and payable, are a PRIOR LIEN from the first day of the tax year.**

**Current taxes due and unpaid, delinquent taxes for prior years and interest, if any, are a PRIOR LIEN.**

**TAX IDENTIFICATION:** 13-090D-0105-0000

**ASSESSED VALUE:** \$137,750.00 (less \$37,600 homestead exemption granted to the current owner)

**LAST BILL ISSUED:** Jefferson County; Original face amount is \$1,824.23 for 2018 (paid \$1,787.75 on 12-05-18)

**All tax bills issued prior to the current year are paid.**

---

---

**STEWART TITLE**  
GUARANTY COMPANY

RE: PURCHASER TO BE DETERMINED AT AUCTION  
1424 Garvey Drive

VER. 1.23/15.15 1424\_GAR

**SCHEDULE B--Section 2**  
**Exceptions**

**NOTE:** Any exception contained herein omits any covenant, condition, or restriction based on race, color, religion, sex, handicap, financial status, or national origin as provided in U.S.C. §3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. §3607, or (c) relates to a handicap, but does not discriminate against handicapped people.

**Mandatory Non-Deletable Mineral Exception:** The policy or policies to be issued will contain the following exception: Exception is taken to minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the company:

**SECTION 2: STANDARD EXCEPTIONS**

- a. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for the value of record the estate or interest or mortgage thereon covered by this commitment.
- b. Encroachments, overlaps, boundary line disputes and any other matters which would be disclosed by an accurate survey and/or inspection of the premises.
- c. Easements, claims of easements, not shown by the public records.
- d. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, and not shown by the public records.
- e. Taxes, or special assessments, whether or not shown as existing liens by the public records.
- f. Rights or claims of parties in possession not shown by the public records.
- g. State, County, and School taxes for the current year are a lien, whether or not now due and payable.

**SECTION 2 - CONT'D: ADDITIONAL EXCEPTIONS**

**NO MORTGAGES ARE OF RECORD**

- 1. Lien for unpaid taxes, if any, shown in **Schedule B-1 REAL ESTATE TAX INFORMATION**.
- 2. Subject to restrictions of record in Deed Book 3520, page 319, in the Office of the County Clerk of Jefferson County, Kentucky.
- 3. Subject to easements, set-back lines, conditions, and other matters as appear on record plat of the Clover Heights Subdivision in Plat and Subdivision Book 17, Page 56, and the Cloverleaf Acres Subdivision of record in Plat and Subdivision Book 15, Page 84, all in the Office of the County Clerk of Jefferson County, Kentucky.

**NOTE:** If policy is to be issued in support of a mortgage loan, attention is directed to the fact that the Company can assume no liability under its policy, the closing instructions, of Insured Closing Service for compliance with the requirements of any consumer credit protection or truth in lending law in connection with said mortgage loan.

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.

**STEWART TITLE**  
GUARANTY COMPANY

4. Subject to those matters as shown on the survey by WILLMOTH INTERNATIONAL dated January 23, 2019.

\* \* \* \* \* END OF SCHEDULE B EXCEPTIONS \* \* \* \* \*

**EXHIBIT "A"**

BEING a certain 0.347 acre (more or less) tract of land lying in Jefferson County, Kentucky, which tract is the consolidation of two tracts of land (the first being Lot 218 of the Cloverleaf Acres Subdivision acquired in Deed Book 3572, Page 520, and another tract of land acquired in Deed Book 3649, Page 496) less and excepting another tract of land (sold off by deed recorded in Deed Book 3649, Page 498), which remaining tract is more fully described as follows:

**BEING** Lot 218 of the Cloverleaf Acres Subdivision, Section 4, as recorded in Plat and Subdivision Book 15, Page 84, in the Office of the County Clerk of Jefferson County, Kentucky.

AND

**BEING** a certain tract of land lying in Jefferson County, Kentucky, at the Southeast corner of Lot 18 of the Clover Heights Subdivision, which tract of land is more fully described in that certain deed from Estate Developers, Incorporated, to RUSSELL P. WISE and BERNICE G. WISE, his wife, dated August 12, 1960 of record in Deed Book 3649, Page 496, in the Office of the Jefferson County Clerk, to which deed reference is hereby made for a more complete description of the property.

**THERE IS LESS AND EXCEPTING THEREFROM** from the above described two tracts of land the following described property which was sold and conveyed from Russell & Bernice Wise to ESTATE DEVELOPERS, INCORPORATED by deed dated August 16, 1960, of record in Deed Book 3649, Page 498, in the Office of the Jefferson County Clerk, which property is more fully described as follows:

BEGINNING at a point in the South line of Garvey Drive, said point being the Northwest corner of Lot #218 of Cloverleaf Acres Subdivision, Section a as shown on plat of same of record in Plat and Subdivision Book 15, Page 84 in the Office of the Clerk of the County Court of Jefferson County, Kentucky, thence South 1 degree 11 minutes 40 seconds East with the Westerly line of Lot 218 aforesaid 32.16 feet to a point, thence North 10 degrees 16 minutes 20 seconds East 31.56 feet to a point in the South line of Garvey Drive, thence with the South line of Garvey Drive North 79 degrees 43 minutes 40 seconds West 6.28 feet to the point of beginning.

**WHICH PROPERTY NOW IS DESCRIBED BY NEW BOUNDARY SURVEY DATED JANUARY 23, 2019 AS FOLLOWS:**

BEING A certain parcel of land located in Louisville Metro, Jefferson County, Kentucky, on the southerly side of Garvey Drive, opposite the intersection of said road's intersection with Rhonda Way, being a portion of Lot 18 of Clover Heights Subdivision recorded in Plat and Subdivision Book 17, Page 56, and a portion of Cloverleaf Acres, Section 4, recorded in Plat and Subdivision Book 15, Page 84, and more particularly described as follows;

(The basis of bearings for the following legal description is based upon the Grid North, Kentucky State Plane Coordinate System, North Zone, North American Datum of 1983, from a real time network kinematic observation utilizing the Kentucky Transportation Cabinet

network. Records referenced herein are recorded in the Office of the Clerk of Jefferson County, Kentucky.)

**BEGINNING** at a one half inch diameter steel reinforcing bar with plastic cap stamped "2852" set in the south right of way of Garvey Drive , as dedicated on the Plat of Clover Heights Subdivision recorded in Plat and Subdivision Book 17, Page 56, thence with the southerly right of way of Garvey Drive aforesaid, and continuing with the southerly right of way of Garvey Drive as dedicated on Subdivision Plat of Cloverleaf Acres, Section 4, recorded in Plat and Subdivision Book 15, Page 84; thence South 78 degrees 27 minutes 22 seconds East a distance of 99.89 feet to a one half inch diameter steel reinforcing bar with plastic cap stamped "2852" set, at the northwesterly corner of Lot 217 of Cloverleaf Acres, Section 4, recorded in Plat and Subdivision Book 15, Page 84, said property titled to Naija Minge and Barnard Minge, Deed Book 10372, Page 646; thence with said lot, thence South 11 degrees 31 minutes 11 seconds West a distance of 123.12 feet to a one half inch diameter steel reinforcing bar with plastic cap stamped "2852" set, in the north line of Lot 195 of Cloverleaf Acres, Section 4, titled to Kenneth C. Maurimeier and Terri L. Maurimeier, Deed Book 8724, Page 591, thence with said line and the line of Lot 194 of Cloverleaf Acres, Section 4, title to Patricia D. Gideon, Deed Book 8422, Page 861, South 77 degrees 12 minutes 24 seconds West a distance of 109.61 feet to a one half inch diameter steel reinforcing bar with plastic cap stamped "2852" set at the southeast corner of the Elizabeth Akot Matong property, Deed Book 11059, Page 121; thence with said property North 11 degrees 31 minutes 11 seconds East a distance of 168.29 feet, to the point of beginning, and containing 0.334 acres, more or less, subject to all recorded, implied, and prescriptive easements, by physical survey performed by Willmoth International, PSC, Mark L. Willmoth, KY PLS 2852 on January 21, 2019.

**TAX ID NUMBER: 13-090D-0105-0000**