

# STEWART TITLE

GUARANTY COMPANY

## COMMITMENT FOR TITLE INSURANCE

Property Address: 2613 Cranston Drive

2613\_CRA VER. 3.6/12.58

### SCHEDULE A

There is 1 commitment and property description for this sale.

1. Effective Date 3-4-20 @ 8:00 am

Examiner: GT

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**

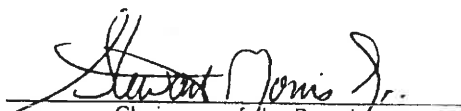
3. Title to the fee simple estate or interest in the land described or referred to in this Commitment is at the effective date hereof vested in:

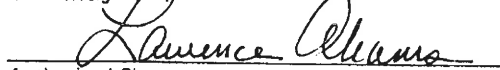
**THE ESTATE OF BETTY J. RAY, a/k/a BETTY JOYCE GADDIE RAY, acting through Martha Brodbeck, Executrix with power of sale of realty**

BEING the same property conveyed from Betty J. Ray, unmarried, to **BETTY J. RAY** by Deed dated October 29, 2007, of record in Deed Book 9128, Page 750, in the Office of the County Clerk of Jefferson County, Kentucky. **BETTY J. RAY**, also known as **BETTY JOYCE GADDIE RAY**, died testate December 6, 2019, and pursuant to her Will probated in Jefferson County District/Probate Case No. 19P005953, and recorded in Will Book 725, Page 947 in the Office of the Jefferson County Clerk, **MARTHA BRODBECK** was appointed Executrix (with power of sale of realty pursuant to Article IV of said will) on January 22, 2020.

AND BEING the same property conveyed to Mable Gaddie and Betty J. Ray, by Joint Survivorship Deed dated August 1, 1989, of record in Deed Book 5884, Page 778, in the Office of the County Clerk of Jefferson County, Kentucky. The said Mable Gaddie died September 13, 1989, and by virtue of the survivorship clause in said deed, title was then vested in **BETTY J. RAY**.

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

4. The land referred to in this commitment is located at 2613 Cranston Drive in the city of Jeffersontown, Jefferson County, Kentucky, and is described as follows:

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

**STEWART TITLE**  
GUARANTY COMPANY

RE: PURCHASER TO BE DETERMINED AT AUCTION  
2613 Cranston Drive

VER. 3.6/12.58 2613\_CRA

**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 BETTY J. RAY, a/k/a BETTY JOYCE GADDIE RAY, acting through Martha Brodbeck, 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.

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**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:** 22-1810-0169-0000

**ASSESSED VALUE:** \$126,240.00 (less \$39,300 exemption granted current owner = \$86,940.00 taxable 2019 assessment)

**LAST BILL ISSUED:** **Jefferson County; Original face amount is \$985.73 for 2019 (paid the discount of \$966.01 on 11-19-19)**

**City of Jeffersontown; Original face amount is \$121.80 for 2019-20 (paid \$119.36 discount on 10-11-19)**

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

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**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 the rights of creditors to file claims against The Estate of Betty J. Ray until June 23, 2020.
- 3. Subject to Covenants, Conditions and Restrictions in the Office of the County Clerk of Jefferson County, Kentucky.
- 4. Subject to easements, set-back lines, conditions, and other matters as appear on record plat of the Chenoweth Run Subdivision, of record in Plat and Subdivision Book 20, Page 77, in the Office of the County Clerk of Jefferson County, Kentucky.

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

**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.

RE: 2613 Cranston Drive

GT Eff. Date 3-4-20

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**EXHIBIT "A"**

BEING Lot 169 of the Chenoweth Run Subdivision, Section 4, as per Revised plan of record in Plat and Subdivision Book 20, Page 77, in the Office of the County Clerk of Jefferson County, Kentucky.

**TAX ID NUMBER: 22-1810-0169-0000**