

# STEWART TITLE

## GUARANTY COMPANY COMMITMENT FOR TITLE INSURANCE

Property Address: 8517 Cheltenham Circle

8517\_CHE VER. 3.14/22.22

### SCHEDULE A

There is 1 commitment and property description for this sale.

1. **Effective Date** 03-07-2023 @ 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 ANN E. SOMMERS, a/k/a ANN S. HOKE, deceased, Susan Sommers Burke Administratrix with Will Annexed**

BEING the same property conveyed to ANN E. SOMMERS, by Deed dated August 13, 2011, of record in Deed Book 9762, Page 765, in the Office of the County Clerk of Jefferson County, Kentucky.

The said **ANN E. SOMMERS a/k/a ANN S. HOKE**, died testate on October 26, 2022, her Will having been probated in Jefferson County District/Probate Case No. 22-P-005552 and recorded in Will Book 793, Page 212, in the Office of the County Clerk of Jefferson County, Kentucky, with SUSAN SOMMERS BURKE appointed Administratrix with Will Annexed on December 7, 2022.

4. **The land referred to in this commitment is located at 8517 Cheltenham Circle, Louisville, KY 40222, and is in the city of Hurstbourne, Jefferson County, Kentucky, and is described as follows:**

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

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GUARANTY COMPANY

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**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 ANN E. SOMMERS, a/k/a ANN S. HOKE, deceased, by Susan Sommers Burke Administratrix with Will Annexed** 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.**

**Additional Requirements for Policy:**

1. **This company recommends that a court order authorizing the Administratrix to Sell Property at auction be entered & signed by the Court, with a certified copy being attached to any deed conveying title.**

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:** 22-1833-0337-0000

**ASSESSED VALUE:** \$283,510.00

**LAST BILL ISSUED:** **Jefferson County;** Original face amount is **\$3,266.04** for **2022** (paid discount of **\$3,200.72** on **12-2-22**)

**City of Hurstbourne;** Original face amount is **\$401.31** for **2022-23** (paid **7-21-22**)

**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**

2. Lien for unpaid taxes, if any, shown in **Schedule B-1 REAL ESTATE TAX INFORMATION.**
3. Subject to the rights of creditors to file claims against the Estate of Ann E. Sommers a/k/a Ann S. Hoke, until June 7, 2023 (six months after appointment of the personal representative).
4. Note: There is no stated power of sale of real property given to the Personal Representative of the Estate contained in the Will.
5. Subject to all Covenants, Conditions and Restrictions for Hurstbourne Subdivision of record in the Office of the Jefferson County Clerk, as well as all City Ordinances and Regulations for the City of Hurstbourne.
6. Subject to all easements, set-back lines, conditions, and other matters as appear of record in Plat and Subdivision Book 23, page 26, in the Office of the County Clerk of Jefferson County, Kentucky.

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

RE: 8517 Cheltenham Circle

GT Eff. Date 03-07-2023

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**EXHIBIT "A"**

BEING Lot 337, Hurstbourne, Section 1-B, as shown on plat of same of record in Plat and Subdivision Book 23, Page 26, in the Office of the County Clerk of Jefferson County, Kentucky.