

STEWART TITLE
GUARANTY COMPANY
COMMITMENT FOR TITLE INSURANCE

Property Address: 3204 Seneca Park Road

3204_SEN VER. 8.22/13.58

SCHEDULE A

There is 1 commitment and property description for this sale.

1. **Effective Date** from January 18, 1957 to August 21, 2023 @ 8:00 am Examiner: TAS
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 PATRICIA ROSE PALMER, deceased, acting by and through Michelle P. Lee and Victoria L. Lee, as Co-Executors with full power of sale of realty

BEING the same property conveyed to Abe Schneider and Patricia Louise Schneider, his wife, by Joint Survivorship Deed dated January 18, 1957 and recorded January 18, 1957, of record in Deed Book 3431, Page 98, in the Office of the County Clerk of Jefferson County, Kentucky. The said Abe Schneider died on March 7, 1988, and by virtue of the survivorship clause in said deed, all of his right, title, and interest in and to the subject property was vested in Patricia Louise Schneider, his surviving spouse.

THEREAFTER Patricia Louise Schneider died testate on June 20, 1995, and pursuant to the provisions contained in her Will recorded in Will Book 256, Page 477, in the office aforesaid, Patricia R. Palmer and David G. Schneider were appointed Co-Executors with full power and authority to sell the subject property. **NOTE: Loretta Shaughnessy, sister of Patricia Louise Schneider, who was granted a life estate in the subject property under Article V, Section (d) of said Will, died July 3, 1994.**

THEREAFTER being the same property conveyed to **PATRICIA R. PALMER**, by Quitclaim Deed dated July 10, 1995 and recorded July 10, 1995 in Deed Book 6611, Page 391, in the office aforesaid.

THEREAFTER Patricia R. Palmer, a/k/a Patricia Rose Palmer, died testate on January 27, 2022, and pursuant to the provisions contained in her Will recorded in Will Book 775, Page 520, Probate Case No. 22-P-001012, in the office aforesaid, **Michelle P. Lee and Victoria L. Lee** were appointed Co-Executors with full power and authority to sell the subject property on March 29, 2022.

4. **The land referred to in this commitment is located at 3204 Seneca Park Road, Louisville, KY 40207, and is in 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
3204 Seneca Park Road

VER. 8.22/13.58 3204_SEN

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.

Payment of the title insurance premium in the amount of \$.

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 PATRICIA ROSE PALMER, deceased, acting by and through Michelle P. Lee and Victoria L. Lee, as Co-Executors with full 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: 14-093D-0141-0013

ASSESSED VALUE: \$336,880.00 (less a Homestead Exemption in the amount of \$40,500.00); total Taxable Value for 2022 being \$296,380.00.

LAST BILL ISSUED: Jefferson County; Original face amount is \$4,030.77 for 2022 (paid in the discounted amount of \$3,950.15 on December 1, 2022)

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 all matters appearing on the Plat recorded in Plat and Subdivision Book 12, Page 73, and as corrected by instrument recorded in Deed Book 3304, Page 35, in the Office aforesaid, including, but not limited to, any building setback lines and/or easements lying within the lot(s) described herein.
- 3. Subject to the terms and conditions under the Agreement set out in the instrument recorded in Deed Book 1388, Page 353, in the office aforesaid.
- 4. Subject to the terms and conditions of the Estate of Patricia Rose Palmer. Case # 22-P-001012. Estate is still open.

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

RE: 3204 Seneca Park Road

TAS Eff. Date from January 18, 1957 to August 21, 2023

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EXHIBIT "A"

BEING Lot 13, as shown on plat of Park Hills, a Subdivision of record in Plat and Subdivision Book 12, Page 73, and as corrected by instrument dated May 12, 1955 of record in Deed Book 3304, Page 35, both in the office of the Clerk of the County Court of Jefferson County, Kentucky.

TOGETHER WITH all rights under Agreement set out in instrument dated May 3, 1929 of record in Deed Book 1388, Page 353, in the office aforesaid, which pertains to the property hereinabove described and conveyed.

TAX ID NUMBER: 14-093D-0141-0013