

STEWART TITLE

GUARANTY COMPANY

COMMITMENT FOR TITLE INSURANCE

Property Address: 4175 Westport Road, Suites 104 & 106

4175_WE3 VER. 8.29/10.48

SCHEDULE A

There is 1 commitment and property description for this sale.

1. **Effective Date** 08-23-2024 @ 8:00 am

Examiner: GT/TH

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, without right of survivorship, in:**

ST. MATTHEWS REAL ESTATE CLOSING CENTER, LLC, a Kentucky limited liability company

AS TO UNIT 106: BEING the same property conveyed to ST. MATTHEWS REAL ESTATE CLOSING CENTER, LLC, by Deed dated 10-29-99, of record in Deed Book 7346, Page 334, in the Office of the County Clerk of Jefferson County, Kentucky.

AS TO UNIT 104: BEING the same property conveyed to ST. MATTHEWS REAL ESTATE CLOSING CENTER, LLC, by Deed dated 8-28-03, of record in Deed Book 8230, Page 498, in the Office of the County Clerk of Jefferson County, Kentucky.

4. **The land referred to in this commitment is located at 4175 Westport Road, Suites 104 & 106 in the city of St. Matthews, 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
4175 Westport Road, Suites 104 & 106

VER. 8.29/10.48 4175_WE3

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 **ST. MATTHEWS REAL ESTATE CLOSING CENTER, LLC, a Kentucky limited liability company** in favor of **PURCHASER TO BE DETERMINED AT AUCTION**. No other instruments are required in connection with this 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.

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: 21-3199-0104-0000 / 21-3199-0106-0000

ASSESSED VALUE: \$247,160.00 (suite 104) / \$256,600.00 (suite 106)

LAST BILL ISSUED: **Jefferson County; Original face amount is \$2,377.28 for 2023 (paid the discount of \$2,329.73 on 11-08-23) - suite 104 / \$2,468.09 for 2023 (paid the discount of \$2,418.73 on 11-8-23) - suite 106**

City of St. Matthews; Original face amount is \$414.16 for 2023 (paid discount of \$248.50 on 10-9-23) Unit 104 / \$429.98 for 2023 (paid discount of \$257.99 on 10-9-23) Unit 106

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

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VER. 8.29/10.48 4175_WE3

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 covenants, conditions, restrictions, and other matters as contained in the Declaration of Master Deed of the Westwood Office Condominiums, of record in Deed Book 7289, Page 767, and as amended by First Amendment of record in Deed Book 7294, Page 581, and by Second Amendment of record in Deed Book 7304, Page 442, and by Third Amendment of record in Deed Book 7337, Page 189, and by Fourth Amendment of record in Deed Book 7344, Page 314, all in the Office of the County Clerk of Jefferson County, Kentucky.
3. Subject to all easements, set-back lines, conditions, and other matters as appear on the record plans of the Westwood Office Condominiums, as recorded in Apartment Ownership Book 72, Page 43, and as amended by Amendments recorded in Apartment Ownership Book 73, Pages 1 and 2, Apartment Ownership Book 73,

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.

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Pages 19 and 20, Apartment Ownership Book 74, Pages 25 and 26, and Apartment Ownership Book 74, Pages 35 through 40, all in the Office of the Jefferson County Court Clerk.

*** * * * * 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: 4175 Westport Road, Suites 104 & 106

GT/TH Eff. Date 08-23-2024

VER. 8.29/10.48 4175_WE3

EXHIBIT "A"

BEING Units 104 and 106 of the Westwood Office Condominiums, as established pursuant to Declaration of Master Deed of the Westwood Office Condominiums, of record in Deed Book 7289, Page 767, and as amended by First Amendment of record in Deed Book 7294, Page 581, and by Second Amendment of record in Deed Book 7304, Page 442, and by Third Amendment of record in Deed Book 7337, Page 189, and by Fourth Amendment of record in Deed Book 7344, Page 314, the plans of which are of record in Apartment Ownership Book 72, Page 43, and as amended by Amendments recorded in Apartment Ownership Book 73, Pages 1 and 2, Apartment Ownership Book 73, Pages 19 and 20, Apartment Ownership Book 74, Pages 25 and 26, and Apartment Ownership Book 74, Pages 35 through 40, all in the Office of the Jefferson County Court Clerk.

TAX ID NUMBER: 21-3199-0104-0000 / 21-3199-0106-0000