

STEWART TITLE

GUARANTY COMPANY

COMMITMENT FOR TITLE INSURANCE

Property Address: 6909 River Wind Drive

6909_RIV VER. 4.4/10.52

SCHEDULE A

There is 1 commitment and property description for this sale.

1. **Effective Date** 03-31-25 @ 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 EVA JEAN MILLER, deceased,
acting by and through Finn Cato, Executor with power of sale of real estate**

BEING the same property conveyed to WILLIAM L. MILLER and EVA JEAN MILLER, husband and wife, by Joint Survivorship Deed dated April 18, 2002, of record in Deed Book 7866, Page 427, in the Office of the County Clerk of Jefferson County, Kentucky. The said WILLIAM L. MILLER passed away April 8, 2020, and by virtue of the survivorship clause in said deed, title was then vested in EVA JEAN MILLER.

The said EVA JEAN MILLER died testate on October 10, 2024, and pursuant to her Will probated in Jefferson County District/Probate Case No. 24-P-004471, and recorded in Will Book 837, Page 677 in the Office of the Jefferson County, Kentucky, Clerk, FINN CATO, Attorney, was appointed Executor with power of sale of real estate per Article VII of said Will on October 23, 2024.

4. **The land referred to in this commitment is located at 6909 River Wind Drive, Louisville, KY 40258, 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
6909 River Wind Drive

VER. 4.4/10.52 6909_RIV

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 EVA JEAN MILLER, deceased, acting by and through Finn Cato, Executor with power of sale of real estate** 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. Contact the Condominium Management Company for a current status letter of Dues, Fees, and Assessments prior to closing.**
- 2. Seller to deliver to purchaser a Seller Condominium Certificate prior to closing, pursuant to Kentucky Statute.**

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: 25-3325-0006-6909

ASSESSED VALUE: \$191,130.00 less \$46,350.00 homestead exemption granted to Eva Miller = \$144,780 taxable assessment for 2024)

LAST BILL ISSUED: **Jefferson County; Original face amount is \$1,686.68 for 2024 (paid the discount of \$1,652.95 on 12-2-24)**

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 all Covenants, Conditions and Restriction as contained in the Master Deed of River Pointe Patio Homes, of record in Deed Book 7532, Page 161, as amended, in the Office of the Jefferson County Clerk.
4. Subject to all easements, set-back lines, conditions, and other matters as appear on plat recorded in Apartment Ownership Book 79, Pages 8 & 9, as amended, in the Office of the Jefferson County Clerk.
5. Subject to the rights of Creditors to file claims against The Estate of Eva Jean Miller until April 23, 2025.

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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NOTE: For information only:

Judgment Lien against EVA M. MILLER in favor of BARCLAYS BANK DELAWARE, in the amount of \$1,995.01, plus interest and court costs, recorded 9-11-17 , of record in MLE Book 1873, Page 970, in the Office of the County Clerk of Jefferson County, Kentucky. **NOTE: This office has verified this lien is *NOT* against the same person as vested owner Eva Jean Miller, and as such, this lien will not appear as an exception to title on any policy of title insurance issued by Guardian Title.**

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

EXHIBIT "A"

BEING Unit #6909, Building 6, RIVER POINTE PATIO HOMES, according to Master Deed of record m Deed Book 7532, Page 161, in the Office of the Clerk of Jefferson County, Kentucky, as shown on Plat of same. of record m Apartment Ownership Book 79, Pages 8 & 9, File #1278, and amended in Deed Book 7545, Page 970, as shown on Plat of same of record in Apartment Ownership Book 79, Pages 42 8c 43, File #1291, and amended in Deed Book 7573, Page 86, as shown on Plat of same of record in Apartment Ownership Book 80, Pages 20 & 21, File #1304, and amended in Deed Book 7591, Page 251, and as shown on Plat of same of record m Apartment Ownership Book 80, Pages 42 & 43, File #1315, and amended m Deed Book 7605, Page 580, (and re-recorded in Deed Book 7609, Page 975), and as shown on Plat of same of record m Apartment Ownership Book 81, Pages 25 & 26, File #1328, and amended in Deed Book 7636, Page 636, as shown on Plat of same of record m Apartment Ownership Book 82, Pages 3 & 4, File #1344, and amended m Deed Book 7673, Page 964, as shown on Plat of same of record in Apartment Ownership Book 82, Pages 37 through 39, File #1359, and amended in Deed Book 7744, Page 662, as shown on Nat of same of record in Apartment Ownership Book 84, Pages 18 through 20, File #1398, and amended in Deed Book 7763, Page 260, as shown on Plat of same of record m Apartment Ownership Book 85, Page 78, File #1415, and amended m Deed Book 7839, Page 758, as shown on Plat of same of record m Apartment Ownership Book 86, Pages 31 through 33, File #1444, all in said office

AND BEING the same property conveyed to WILLIAM L. MILLER and EVA JEAN MILLER, husband and wife, by Joint Survivorship Deed dated April 18, 2002, of record in Deed Book 7866, Page 427, in the Office of the County Clerk of Jefferson County, Kentucky. The said WILLIAM L. MILLER passed away April 8, 2020, and by virtue of the survivorship clause in said deed, title was then vested in **EVA JEAN MILLER.**

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TAX ID NUMBER: 25-3325-0006-6909