

# STEWART TITLE

## GUARANTY COMPANY

### COMMITMENT FOR TITLE INSURANCE

**Property Address:** 1777 Bernheim Lane

**1777\_BER VER. 9.16/19.25**

#### SCHEDULE A

**There is 1 commitment and property description for this sale.**

**1. Effective Date** 09-12-2025 @ 8:00 am

**Examiner:** ASK

**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 ROBERT A. DORNER, deceased,  
acting by and through Sherry Dorner, Executrix with power of sale of real estate**

BEING the same property conveyed to ROBERT A. DORNER, by Deed dated November 17, 1964, of record in Deed Book 3932, Page 86, in the Office of the County Clerk of Jefferson County, Kentucky.

AND BEING the same property conveyed from Marilyn D. Dorner, unmarried, to ROBERT A. DORNER, unmarried, by Quitclaim Deed recorded September 2, 1997 in Deed Book 6931, Page 200, in the Office aforesaid.

The said ROBERT A. DORNER passed away Testate on March 15, 2025, and as per his Will Probated in Jefferson County District/Probate Case No. 25-P-001589, and recorded in Will Book 845, Page 500, **Sherry Dorner** was appointed Executrix on April 21, 2025, with power of sale of real estate pursuant to Item III of said Will.

**4. The land referred to in this commitment is located at 1777 Bernheim Lane, Louisville, KY 40210, in Jefferson County, Kentucky, and is described as follows:**

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

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**STEWART TITLE**  
**GUARANTY COMPANY**

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RE: PURCHASER TO BE DETERMINED AT AUCTION  
1777 Bernheim Lane

VER. 9.16/19.25 1777\_BER

**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 ROBERT A. DORNER, deceased** 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:** 07-041J-0051-0000

**ASSESSED VALUE:** \$61,710.00 (less \$46,350 homestead exemption granted to current owner = **\$15,360.00 taxable assessment** for 2025)

**LAST BILL ISSUED:** **Jefferson County**; Original face amount is **\$197.23 for 2024** (paid **\$193.29 discount on 11-7-24**)

**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**

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 Robert Dorner until October 21, 2025. Therefore, all sale proceeds from the sale of estate assets must be paid and delivered to the Estate if closed prior to that date.

\* \* \* \* \* **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: 1777 Bernheim Lane

ASK Eff. Date 09-12-2025

VER. 9.16/19.25 1777\_BER

**EXHIBIT "A"**

**BEGINNING** at a point in the North line of Bernheim Lane, 208 feet East of the Southeast corner of the lot conveyed to Hettie Jefferson by Deed dated January 23, 1930 and recorded in Deed Book 1429, Page 146, in the Office of the Jefferson County Clerk, as measured along said line of Bernheim Lane; thence East with the North line of Bernheim Lane 40 feet, and extending back Northwardly between lines parallel the East line of the tract conveyed to Hettie Jefferson aforesaid 125 feet to the South line of the tract conveyed to Hall-Graf Engineering Company by deed dated October 7, 1947 of record in Deed Book 2299, Page 71, in the Office aforesaid.

**TAX ID NUMBER: 07-041J-0051-0000**