

STEWART TITLE

GUARANTY COMPANY

COMMITMENT FOR TITLE INSURANCE

Property Address: 2811 Bexley Court

2811_BEX VER. 10.20/22.54

SCHEDULE A

There is 1 commitment and property description for this sale.

1. **Effective Date** 10-15-25 @ 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, without right of survivorship, in:**

SARAH JANE LYNCH, an unremarried widow

BEING the same property conveyed from Clearvue Opportunity XII LLC to JAMES D. LYNCH and SARAH JANE LYNCH, his wife, by Joint Survivorship Deed dated January 21, 2013, of record in Deed Book 10011, Page 691, in the Office of the County Clerk of Jefferson County, Kentucky. The said James D. Lynch passed away on March 5, 2025, and by virtue of the survivorship clause in said deed, title is now vested in **SARAH JANE LYNCH**.

4. **The land referred to in this commitment is located at 2811 Bexley Court, Louisville, KY 40206, 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
2811 Bexley Court

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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.

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:

NOTE: This property is not owned with a right of survivorship. If any vested owner named in Schedule A, paragraph 3 is deceased, the deed must be signed by **all persons and their spouses** who inherited the deceased's interest in the property by will or the law of intestate succession, as the case may be. **THIS MAY INCLUDE PERSONS OTHER THAN THE SURVIVING SPOUSE. CONTACT THIS OFFICE FOR FURTHER ADVICE.**

Deed from **SARAH JANE LYNCH, an unremarried widow** in favor of **PURCHASER TO BE DETERMINED AT AUCTION**. No other instruments are required in connection with this title.

Spouse, if any, of each individual having an interest in the property must sign deed.

Pay and release all liens of record.

Additional Requirements for Policy:

1. **Contact the Heather Hills Homeowners Association for a current status letter of dues, fees and assessments.**

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: 14-088H-0145-0000

ASSESSED VALUE: \$135,150.00

LAST BILL ISSUED: Jefferson County; Original face amount is \$1,735.32 for 2024 (paid the discount of \$1,700.61 on 11-19-24)

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. Restrictions of record in Deed Book 3802, page 62 and amended in Deed Book 6119, Page 75, and Deed Book 8628, Page 785, and as referenced in Deed of Restrictions and Articles of Incorporation and Guidelines of record in Deed Book 11277, Page 519, 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 record plat in Plat and Sub-division Book 19, Page 89, in the Office of the County Clerk of Jefferson County, Kentucky.
4. Subject to any unpaid dues, fees and assessments in favor of the Heather Hills Subdivision Homeowners Association.

***** **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: 2811 Bexley Court

ASK Eff. Date 10-15-25

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EXHIBIT "A"

BEING Lot 79 in the Heather Hills Subdivision, Section 2, as shown on plat of same of record in Plat and Subdivision Book 19, Page 89, in the Office of the County Clerk of Jefferson County, Kentucky.

TAX ID NUMBER: 14-088H-0145-0000