/ Court House

### Click photo to enlarge or view multi-photos.



MLS#	541076	AG Bedrooms	2		
Status	Active	Total Bedrooms	2.0	0	
Туре	Single Family OnSite Blt	AG Full/Half Bath	1	10	
Address	827 N Terrace	T Full/T Half/T Baths	1	/ 0	/1
Address 2		Approx AGLA/Src	988	1	/ Court House

	vvichita , KS	67208	Approx BFA/Src	988.00	/ Court Hou:
County	Sedgwick		Approx TFLA	1,976	
Area	414		Garage Size	1	
Subdivision	BELMONT PARK ADDITIO	N	Original Price	\$0	
Asking Price	<b>\$</b> 0		Levels	One Story	
Elem School	Adams		Basement	Yes - Parti	ally Finished

Middle SchoolRobinsonApproximate Age51-80High SchoolEastYear Bullt1946Lot Size/SqFt8418Acreage RangeCity LotSale/Rent/Auctl...AuctionNumber of Acres0.19

### General Info

Level	Room Type	Dimensions	Floor
M	Master Bedroom	12x13	Carpet
М	Living Room	16x17	Carpet
M	Kitchen	9x15	Vinyl
M	Bedroom	9x12	Carpet
М	Dining Room	12x9	Carpet

Est. Completion	Date
Bullder	
Virtual Tour	

Potential Short Sale

Legal Directions S10; Lot 325 & All of Lots 326 & 327 Belmont Park Add.

rections East on Central to Terrace, N to home.

Old Total Baths

### Features

BASEMENT FINISH Bsmt Storage
EXTERIOR AMENITIES Patio, Fence-Wood, Storm Door(s)
INTERIOR AMENITIES Ceiling Fan(s), Fireplace Doors/Screens, Hardwood Floors

ARCHITECTURE Bungalow
EXTERIOR CONSTRUCTION Frame
LOT DESCRIPTION Standard
COOLING Central, Electric
MASTER BEDROOM Split Bedroom Plan
LAUNDRY Basement
BASEMENT / FOUNDATION Full, Std Bsmt Window no-egress
OWNERSHIP Individual
WARRANTY No Warranty Provided
PROPERTY CONDITION REPORT No

FLOOD INSURANCE Unknown
ROOF Composition
FRONTAGE Paved Frontage
HEATING Forced Air, Gas
FIREPLACE One, Living Room, Gas, Woodburning
DINING AREA Eating Space in Kitchen, Living/Dining Combo
UTILITIES Sewer, Natural Gas, Public Water
GARAGE Attached
POSSESSION At Closing
PROPOSED FINANCING Conventional

### Taxes & Financing

			<del>=</del>		
Assumable Y/N	No	General Property Taxes	\$888.11	General Tax Year	2016
Yearly Specials	\$4.88	Total Specials	\$4.88	Currently Rented Y/N	No
Yearly HOA Dues		<b>HOA Initiation Fee</b>		Earnest \$ Deposited With	Kansas Secured Title

### **Auction Info**

Auction Location On Site
1 - Open for Preview Yes
2 - Open for Preview Yes
3 - Open for Preview
Broker Registration Req Yes
Earnest Money Y/N Yes
Terms of Sale

Type of Auction Sale Absolute
1 - Open/Preview Date 9/10/2017
2 - Open/Preview Date 8/24/2017

3 - Open/Preview Date
Earnest Amount %/\$ 10.00
Personal Property

Method of Auction Live Only
Auction Date 10/12/2017
1 - Open Start Time 2:00pm
2 - Open Start Time 2:00pm
3 - Open Start Time
Buyer Premium Y/N Yes

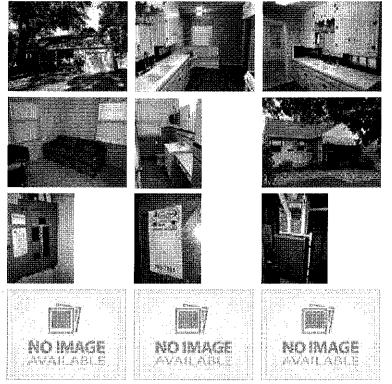
Auction Offering Real Estate Only
Auction Start Time 6:00pm
1 - Open End Time 4:00pm
2 - Open End Time 4:00pm
3 - Open End Time
Premium Amount 10.00

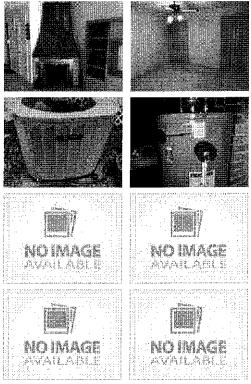
Sale Price Net Sold Price Pending Date Closing Date

How Sold Short Sale Y/N

### Comments

Public Remarks Long time owner needs to sell his home. Nice 2 bedroom home with wood burning fire place in the living room for those cool nights. Full basement with little workshop and another room partially finished, central heat and air installed in last few years. Water heater is only 2 years old. Attached garage with door opener. Fenced backyard, room for kids to play and a garden spot. This is an absolute auction to be held on the premises at 6:00pm Thursday October 12th, 2017.





This information is not verified for authenticity or accuracy and is not guaranteed. You should independently verify the information before making a decision to purchase. © Copyright 2016 South Central Kansas MLS, Inc. All rights reserved.

### Realty Executives Sudduth Realty, Inc.

608 State Street, Augusta, KS 67010 316-775-7717

### BUYER REGISTRATION AGREEMENT Address: 827 N Terrace Wichita, KS 67208 Thursday, October 12th, 2017 6:00pm

This form MUST be completed in order to bid on the aforementioned Real Estate. It is understood that a 10% Buyers Premium (Commission) will be added to the established Contract sales price and charged to the Buyer(s) at closing payable to Realty Executives Sudduth Realty & Auctions, Inc. and made part of the final HUD1 Settlement Statement. For example, a bid of \$100,000 will be assessed a \$10,000 Buyer's Premium payable at closing by Buyer(s). It is understood and hereby accepted by any and all potential Buyer(s) by signing below.

Property is being sold on an "AS IS – WHERE IS" basis. It is the responsibility of you the Buyer to insure that you understand the conduct of the Auction and have completed any and all desired inspections prior to the Auction.

BUYER SIGNATURE	DATE	PRINT NAME	PHONE #
BUYER SIGNATURE	DATE	PRINT NAME	PHONE #
ADDRESS	·		
CITY, SATE, & ZIP			
E-MAIL ADDRESS			
Where did you hea	ar about this aucti	on?	
Email	Wichita Eagle	Butler Cour	nty Times Gazette
Facebook	Internet	Wichita Bu	siness Journal
Sign	Mail		
Other			



### Seller's Agent

The seller's agent represents the seller only, so the buyer may be either unrepresented or represented by The seller's agent is responsible for performing the following duties: another agent

- Promoting the interests of the seller with utmost good faith, loyalty and fidelity;
  - Protecting the seller's confidences, unless disclosure is required;
    - Presenting all offers in a timely manner,
- Advising the seller to obtain expert advice;
- Accounting for all money and property received;
- Disclosing to the seller all adverse material facts about the buyer that the agent knows; and
- Disclosing to the buyer all adverse material facts actually known by the agent, including:
  - Any material defects in the property, or The physical condition of the property property that are required to be disclosed, > Environmental hazards affecting the in the title to the property, and
    - Any material limitation on the seller's ability to complete the contract

# The seller's agent has no duty to:

- Conduct an independent inspection of the property for the benefit of the buyer, or
- completeness of any statement by the seller or Independently verify the accuracy or any qualified third party.

## Designated Seller's Agent

designated agent is a seller's agent who has been designated by the broker to represent the seller to the exclusion of all other licensees affiliated with the firm. The designated agent performs all the duties of a selier's agent, while the other agents in the firm perform the duties of a transaction broker, mless they have a buyer agency agreement.

### Buyer

Buyer

### Buyer's Agent

The buyer's agent represents the buyer only, so the seller may be either unrepresented or represented by another agent. The buyer's agent is responsible for performing the following duties:

- Promoting the interests of the buyer with utmost good faith, loyalty and fidelity.
  - Protecting the buyer's confidences, unless disclosure is required;
    - Presenting all offers in a timely manner
- Accounting for all money and property received; Advising the buyer to obtain expert advice;
- Disclosing to the buyer all adverse material facts that the agent knows; and
  - Disclosing to the seller all adverse material facts material facts concerning the buyer's financial actually known by the agent, including all
  - ability to perform the terms of the transaction.

## The buyer's agent has no duty to:

- buyer's financial condition for the benefit of the Conduct an independent investigation of the seller, or
- completeness of statements made by the buyer or Independently verify the accuracy or any qualified third party.

## Designated Buyer's Agent

The designated agent is a buyer's agent who has been designated by the broker to represent the buyer to the exclusion of all other licensecs affiliated with the agent may show properties listed by other agents in the designated agent's firm. The designated agent performs all duties of a huyer's agent, while the other agents in the firm perform the duties of a seller's agent or a transaction broker. firm. The designated

## Transaction Broker

The transaction broker is not an agent for either party, so the transaction broker does not advocate the interests of either party. The transaction broker is responsible for performing the following duties:

- Protecting the confidences of both parties, including the following information:
- The fact that a seller is willing to accept less; The fact that a buyer is willing to pay more;
  - The factors that are motivating any party,
  - The fact that a party will agree to different financing terms; and
- about a party that might put the other party at an Any information or personal confidences advantage
  - Exercising reasonable skill and care,
- Presenting all offers in a timely manner.
- Suggesting that the parties obtain expert advice. Advising the parties regarding the transaction;
- Accounting for all money and property received; Keeping the parties fully informed;
  - Assisting the parties in closing the transaction;
- Disclosing to the buyer all adverse material facts actually known by the transaction proker, including the following:
  - Environmental hazards affecting the property F The physical condition of the property, that are required to be disclosed;
- Any material defects in the property or in the Any material limitation on the seller's ability to complete the contract. title to the property;
- including all material facts concerning the buyer Disclosing to the seller all adverse material facts financial ability to perform the terms of the actually known by the transaction broker, transaction.

# The transaction broker has no duty to:

- Conduct an independent inspection of the property for the benefit of any party;
- an independent investigation of buyer's financial condition; Conduct
- completeness of statements made by the seller, accuracy buyer or any qualified third party. ğ venity Independently

### **Tax Billings and Authorities**

827 N TERRACE DR WICHITA

**PIN:** 00154448

### **Tax Billings**

Tax Year	Tax Rate	General Tax	Specials Tax	Interest	Fees	Total	Paid	Balance
2016	117.201000	\$888.11	\$4.88	\$0.00	\$0.00	\$892.99	\$892.99	\$0.00
2015	119.847000	\$881.62	\$4.88	\$0.00	\$0.00	\$886.50	\$886.50	\$0.00
2014	117.365011	\$820.49	\$6.48	\$0.00	\$0.00	\$826.97	\$826.97	\$0.00
2013	120.600691	\$844.40	\$6.48	\$0.00	\$0.00	\$850.88	\$850.88	\$0.00
2012	120.602427	\$872.16	\$5.70	\$0.00	\$0.00	\$877.86	\$877.86	\$0.00
2011	120.304845	\$927.99	\$5.70	\$0.00	\$0.00	\$933.69	\$933.69	\$0.00
2010	120.059000	\$858.38	\$5.70	\$0.00	\$0.00	\$864.08	\$864.08	\$0.00
2009	120.360000	\$860.67	\$4.04	\$0.00	\$0.00	\$864.71	\$864.71	\$0.00
2008	117.242000	\$837.18	\$4.04	\$0.00	\$0.00	\$841.22	\$841.22	\$0.00
2007	118.050000	\$792.98	\$3.65	\$0.00	\$0.00	\$796.63	\$796.63	\$0.00

### **Tax Authorities**

Tax Authority	Tax Rate
0101 STATE	1.500000
0201 COUNTY	29.393000
0518 CITY OF WICHITA	32.625000
0602 USD 259	24.844000
0602 USD 259 SG	20.000000
0703 USD 259 OLD BOND	0.000000
0754 USD 259 BOND 3 (2000)	8.839000

Total: 117.201000

### **Property Details**

827 N TERRACE DR WICHITA

**PIN:** 00154448

### **Property Description**

**Legal Description** 

LOT 325 EXC N 15 FT ALL LOTS 326-327 BELMONT PARK ADD.

Owner

MACRACKEN JANE L & ORLANDO KRAUSE

**Mailing Address** 

PO BOX 850766 YUKON OK 73085-0766

**Geo Code** 

C 09742

PIN

00154448

AIN

126140410501600

Tax Unit

6702 001 WICHITA U-259

**Land Use** 

1101 Single family detached dwelling

**Market Land Square Feet** 

8,418

**Total Acres** 

.19

2017 Appraisal

\$69,300

2017 Assessment

\$7,970

### **Residential Structure Characteristics**

**Year Built** 

1946

**Bedrooms** 

2

Living Sq. Ft.

988

Full Baths

1

**Half Baths** 

Architectural Style

Ranch

Basement Sq. Ft.

988

Finished Basement Sq. Ft.

**Basement Type** 

Full - 4

Condition

**AVERAGE** 

**More Details** 

View the Property Record Card for full property details

### **Special Assessments**

827 N TERRACE DR WICHITA

**PIN:** 00154448

### **2016 Tax Year Special Assessments**

Project	Description		Principal	Interest	Total
2639 F	COUNTY SOLID WASTE SOLID WASTE USER FEE		\$0.00	\$0.00	\$4.88
		Totals:	\$0.00	\$0.00	\$4.88

### **Disclosure of Special Assessments**

Property Add	dress: 82	-7 n	1. Te	vace,	, Wiche	taple
•						•
special assessm district. This inc parks and other	state must now d ents or fees agair ludes special asse similar improveme ne special assessm	nst a prope essments fo ents. The di	erty, or tha r streets, s sclosure mu	t the propert idewalks, stor ast be acknow	y is located in arm m water drains, i ledged by the buy	n improvement sanitary sewer, ver in writing. If
the property is	ents: In compliance subject to specia trict that my occa	assessmer	nts for the	purposes sta	ited below or is	located in an
	mg.					
Purpose:		<u>\$</u>		pay out in		
Purpose:	<del>-(() /</del>	<del>`</del> >		pay out in		
Purpose:		\$ \$		oay out in oay out in		
Purpose:		<del>&gt;</del> \$		pay out in		•
Purpose: Purpose:				pay out in		
Purpose:	ed to be \$	, the				own but is in
	adean K Date		Seller		Date	·
acknowledge th	nat I have been	informed o	of any Spe	cial Assessme	nts concerning t	his property.
uyer:			Buver:		Date	



827 N. Terrace, Wienita, Ks

### Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

### **Lead Warning Statement**

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

in foi	the seller's p	possession and r	otify the i	buyer of any kno	wn lead-based paint prior to purchase.	hazards. A risk assessm	ent or inspection
Se	ller's Discl	osure					
(a)	Presence	of lead-based	paint ar	nd/or lead-base	d paint hazards (ch	eck (i) or (ii) below):	
	(i)	Known lead-lead-lead-lead-lead-lead-lead-lead-	pased pa	int and/or lead	-based paint hazard	Is are present in the	housing
(	(ii)			=	•	-based paint hazards	in the housing.
(b)	Records	<del>-</del>			ck (i) or (ii) below):		
	(i)	Seller has pro based paint a	vided th nd/or le	e purchaser wi ad-based paint	th all available reco hazards in the hou	rds and reports perta sing (list documents l	ining to lead- below).
	(ii) #h	Seller has no hazards in the			nining to lead-based	paint and/or lead-ba	ased paint
Pu	rchaser's A	Acknowledgm	e <b>nt</b> (initia	al)			
(c)		Purchaser has	receive	d copies of all i	nformation listed al	oove.	
(d)						from Lead in Your Hoπ	1e.
		r has (check (i)				•	
1-7		received a 10-	day opp	ortunity (or mu	tually agreed upon if lead-based paint a	period) to conduct a mand/or lead-based pa	risk assess- int hazards; or
	(ii)	waived the or lead-based pa	portunit int and/	y to conduct a or lead-based p	risk assessment or aint hazards.	inspection for the pro	esence of
Age	ent's Ackn	owiédgment (	initial)				
(f)	MG .	Agent has info	rmed th	e seller of the ensibility to ens	seller's obligations ( ure compliance.	ınder 42 U.S.C. 4852	d and is
Cer	tification	of Accuracy					
The info	following mation th	parties have review ey have provide	ewed the	information aband accurate.	ove and certify, to the	best of their knowledg	ge, that the
/	Maxa	KXXCO	alla	_8/12/17	·		
Selli	31		,	Dafe	Seller		Date
Pur	haser		19	Date	Purchaser		Date
Ago	KON1	polit	Gred,	/ &-/2-/7 Date	Agent		Date
Age	114			J410	0		

### **Mold Disclosure**

(Buyer and Seller)

Printed Na	me(s) of Sell	er(s): <u>JANE</u>	= L. Ma	KRACKEN	<u> </u>	
Printed Na	me(s) of Buy	/er(s):	· · · · · · · · · · · · · · · · · · ·			
Property A	ddress:	827	N. Ter	race, Wi	chita, Ks	
1.	a. T	he Property desc	ribed above	ual knowledge, Seller i hashas not b hen skip 1.b and 1.c ar	een previously tester	d for molds:
	b. T	he molds found _	were	were not identifi	ed as toxic molds;	
		Vith regard to any nolds.	/ molds that were	found, measures	werewe	ere not taken to remove those
2.	the Seller i where the may which Property a and other	is unaware and ha re has been flood I to obtain an insp nd this environme related condition	as no actual ǩnow ling. A professiona pection specificall ental status. Neitl s and Buyer and S	rledge. The Mold may hal home inspection ma y for Mold Conditions her Seller's nor Buyer's	nave occurred in roofs y not disclose Mold C to more fully determi agents are experts in Broker or its agents fo	exist in the Property of which s, pipes, walls, plant pots, or onditions. As a result, Buyer ne the condition of the the field of Mold Conditions or information relating to such try.
3.	agent invol Executives	lved in the transa Sudduth Realty, I	ction regarding M Inc. (Mark Suddut	fold Conditions. Accord	dingly, Buyer agrees to ), Transaction Broker	on of the Broker or Broker's o indemnify and hold Realty , Agents, and Designated
4.	Receipt of	<u>Copy:</u> Seller and E	Buyer have read a	nd acknowledge receip	ot of a copy of this Mo	old Disclosure.
			-	ey have been advised to	•	essional of their choice
Buyer	,		Date	Seller	11-1-10-C	Date 8/12/19
Buyer			Date	Seller		Date





### **COMMITMENT TO INSURE**

### **AGREEMENT TO ISSUE POLICY**

We agree to issue a policy to you according to the terms of this commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown Schedule A.

If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions of Schedule A.
The Requirements in Schedule B-I.
The Exceptions in Schedule B-II
The Conditions.

This Commitment is not valid without Schedule A and Sections I and II of Schedule B.

Old Republic National Title Insurance Company has caused this Commitment to be signed and sealed by its authorized officers and issued by its authorized agent as of the Effective Date shown in Schedule A.

### OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

400 Second Avenue South, Minmapolis, Minnasota 55401

(8 12) 371-1111

Attest

President

Secretary

Issued by Authorized Agent: Kansas Secured Title, Inc. - Wichita 232 North Mead Wichita, Kansas 67202 Phone: 316-262-8261

FAX: 316-262-1577



### Kansas Secured Title, Inc. - Wichita 232 North Mead Wichita, Kansas 67202 316-262-8261

"Service Beyond Expectation"

### COMMITMENT FOR TITLE INSURANCE

Issued by

### Old Republic National Title Insurance Company

Title Officer:	Debra J. Schremmer	File .:	0678116
Telephone:	316-262-8261	Revision No.:	
Email:	dschremmer@kstitle.com	Customer File No.:	

### SCHEDULE A

1. Effective Date: July 24, 2017, 7:00 am

Property Address:

827 N. Terrace Dr.

Wichita, KS 67208-3465

2. Policy (or Policies) to be issued:

ALTA Owner's Policy (6-17-06)

To Be Determined

Policy Amount:

Proposed Insured: The estate or interest in the land described or referred to in this Commitment is: 3.

Fee Simple.

4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:

Jane L. McCracken and Orlando Krause

5. The land referred to herein is described as follows:

See Exhibit "A" attached hereto and by this reference made a part hereof

ALTA Commitment (6-17-06)

Page 2



### **EXHIBIT "A"**

The land referred to herein is described as follows:

The South 10 feet of Lot 325, and ALL of Lots 326 and 327, on Terrace Avenue, Belmont Park Addition to Wichita, Sedgwick County, Kansas.

ALTA Commitment (6-17-06)

AMERICA LAND TITE MEDITALIS

### COMMITMENT FOR TITLE INSURANCE

Issued by

Old Republic National Title Insurance Company
By its Agent:
Kansas Secured Title, Inc. - Wichita
232 North Mead, Wichita, Kansas 67202
316-262-8261

### SCHEDULE B

### I. Requirements:

The following items need to be satisfied or released prior to closing. In the event these items are not satisfied or released they will show as exceptions on the policy(ies) when issued.

- 1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- 2. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest or mortgage to be insured.
- 3. We anticipate compliance with the following requirements:

NOTE: THIS COMMITMENT CONTAINS HYPER-LINKS TO CERTAIN DOCUMENTS. ITEMS WHICH ARE <u>Blue and underlined</u> are hyper-links and the referenced documents may be viewed by clicking them.

- a. Record a satisfactory Affidavit from a knowledgeable party stating marital status for Orlando Krause, Grantor in Deed recorded on Doc.#/FLM-PG: 29515658. NOTE: If said Grantor was married at the time of execution of said deed, Company requires a corrective Deed be filed to convey the marital interest. (Marital status was not recited on said deed.)
- b. Record Warranty Deed from Jane L. McCracken and Orlando Krause, showing marital status and joined by their respective spouse(s), if any, to To Be Determined, along with a Real Estate Sales Validation Questionnaire.
- c. Furnish Lien Affidavit, completed and executed by the owners and contractors, if any. In the event there has been new construction or significant repairs to the property in the past 12 months or if the loan represents construction financing for anticipated

ALTA Commitment (6-17-06) Schedule B - Section I

Page 4

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improvements, please contact us for further mechanic's lien requirements if mechanic's lien coverage is requested.

- d. COMPANY REQUIRES that this Commitment be updated prior to closing.
- e. Record Release of Medical Assistance Lien, filed by the State of Kansas, on June 18, 2015, as a UCC, as Doc.#/FLM-PG: 29535149, and also as Doc.#/FLM-PG: 29535150, in the original sum of \$113,749.30.
- f. The taxes for the year 2016 are shown PAID in the original amount of \$892.99, Tax Key No. C-09742, Control/PIN <u>00154448</u>, AIN 126140410501600. NOTE: General Taxes: \$888.11 Special Taxes: \$4.88.

CLOSING: If this transaction is to close at Kansas Secured Title, questions regarding closing, including scheduling, should be directed to the Closing Department at: Old Town, 316-262-8261; East Closing Office 316-683-2785; West Closing Office 316-721-9378; or Derby Closing Office 316-788-5970.

CLOSING FUNDS, pursuant to KSA 40-1137(c), funds for closing in excess of \$2,500.00 must be in the form of a wire transfer or bank issued check (cashier's, tellers, money order).

RECORDING FEES are generally \$18.00 for the first page and \$14.00 for each additional page of each document. Recording fees for releases and assignments of a single mortgage are \$17.00 for the first page and \$4.00 for each additional page. Kansas Mortgage Registration Tax is payable at the rate of \$1.00 per \$1000 of indebtedness. Checks for these fees should accompany the documents and be made payable to the Register of Deeds. A \$5.00 E-RECORDING FEE will be added to each document.

RECORDED DOCUMENTS must have a 3 inch margin at the top of the first page and a one inch margin on the remaining sides, and a one inch margin on all sides of each subsequent page.

ANY DEED to be recorded must be accompanied by a Kansas Real Estate Sales Validation Questionnaire unless a valid exemption is stated on the face of the deed pursuant to KSA 17-1437.

REAL ESTATE TAXES ARE BILLED ON NOVEMBER 1 OF THE TAX YEAR AND ARE DUE AND PAYABLE AT THAT TIME. THE FIRST HALF BECOMES DELINQUENT ON DECEMBER 20 OF THE TAX YEAR; THE SECOND HALF BECOMES DELINQUENT ON MAY 10 OF THE FOLLOWING YEAR.

ALTA Commitment (6-17-06) Schedule B - Section I

> AMERICAN LADO TITE ARCITUM

### COMMITMENT FOR TITLE INSURANCE

Issued by

### Old Republic National Title Insurance Company By its Agent: Kansas Secured Title, Inc. - Wichita 232 North Mead, Wichita, Kansas 67202 316-262-8261

### SCHEDULE B

### II. EXCEPTIONS

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

### 2. GENERAL EXCEPTIONS:

- a) Rights or claims of parties in possession not shown by the Public Records.
- b) Easements or claims of easements, not shown by the Public Records.
- c) Any encroachment, encumbrance, violation, variation or adverse circumstance affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land
- 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 assessment, if any not shown as existing liens by Public Records.

### 3. ADDITIONAL EXCEPTIONS:

a) The lien of all general and special taxes for the year 2017 and thereafter.

ALTA Commitment (6-17-06) Schedule B - Section II

Page 6





b) Restrictive Covenants recorded in <u>Deed Book 364, Page 552</u>, but omitting any such covenants or restrictions based upon race, color, religion or national origin.

c) Judgments, State and/or Federal Tax Liens, if any, against the proposed insured.

ALTA Commitment (6-17-06) Schedule B - Section II

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### Kansas Secured Title, Inc. - Wichita/Title Midwest, Inc.

### PRIVACY POLICY

### We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal and/or financial information. We agree that you have a right to know how we will utilize the personal information you provide us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

### **APPLICABILITY**

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

### TYPES OF INFORMATION

Depending upon which of our services you are utilizing, the type of nonpublic personal information that we may collect include:

Information we receive from you on applications, forms and in other communications to us, whether in writing, by telephone or any other means; Information about your transactions with us, our affiliated companies, or others; and; Information we receive from a consumer-reporting agent.

### **USE OF INFORMATION**

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insures, property and casualty insurers and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom our affiliated companies have joint marketing agreements.

### FORMER CUSTOMERS

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

### **CONFIDENTIALITY AND SECURITY**

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities that need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

This commitment is valid only if Schedule A, BI and BII are attached.

### Conditions

### 1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting the title according to the state law where the land is located.

### 2. LATER DEFECTS

The Exceptions in Schedule B-Section II may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (b) of Schedule B — Section I are met. We shall have no liability to you because of this amendment.

### 3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

### 4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have meets its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

comply with the Requirement shown in Schedule B- Section I

or

eliminate with our written consent any Exceptions shown in Schedule B- Section II.

We shall not be liable for more than the Policy Amount show in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you."

### CLAIMS MUST BE BASED ON THIS COMMITMENT

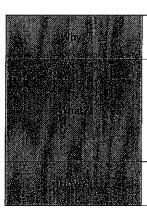
Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms.



rev. 07/2016

**FACTS** 

WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?



Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- Mortgage rates and payments and account balances
- Checking account information and wire transfer instructions

When you are no longer our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Book Old Republic 1997 If the strate?	Can Can Journal of the Canal of
Yes	No
No	We don't share
No	We don't share
Yes	No
No	We don't share
No	We don't share
No	We don't share
	Yes  No  No  Yes  No  No  Yes  No

Questions

Go to www.oldrepublictitle.com (Contact Us)

Who We are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

1. What Aloue 1		
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy.	
How does Old Republic Title collect my personal information?		
Why can't I limit all sharing?	Federal law gives you the right to limit only:    Sharing for affiliates' everyday business purposes - information about your creditworthiness   Affiliates from using your information to market to you   Sharing for non-affiliates to market to you   State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.	

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Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
	Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
	Old Republic Title doesn't jointly market.

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Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

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American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement , LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				