Don R. Wallick Auctions, Inc.

965 N. Wooster Avenue - Strasburg, Ohio 44680 - www.WallickAuctions.com Toll Free: 1-866-348-9446 - Tel: 330-878-0075 - Fax: 330-878-7318





STATE OF OHIO DEPARTMENT OF COMMERCE

Effective 1/1/07

RESIDENTI	IAL PROPERTY D	ISCLOSURE FO	RM
Pursuant to section 5302.30 of the Revised Co TO BE COMPLETED BY OWNER (<i>Please</i>		ne Administrative Code.	
Property Address: 942 LAKEVIEW [DRIVE, DOVER, OHIO	44622	<u>.</u> .
			
Owners Name(s): PATSY L MS CAMMA Date: MARCH 30 Owners Dis Mis not occurrying the property	ON, CARROLL L. M	15_CAMMON	
Date: MARCH 30'	2016		
Owner lis is not occupying the property	. If owner is occupying the	property, since what date:	
Purpose of Disclosure Form: This is a staten known by the owner as required by Ohio Revis owner, other than having lived at or owning the careful inspection of the property by a potentia generally inaccessible areas of the property. T. BY ANY AGENT OR SUBAGENT REPRESS SUBSTITUTE FOR ANY INSPECTIONS. PO PROFESSIONAL INSPECTION.	sed Code Section 5302.30. Use property, possesses no gread purchaser. Unless otherwich HIS STATEMENT IS NOT ENTING THE OWNER OF	Unless otherwise advised in ster knowledge than that we se advised, owner has not on A WARRANTY OF ANY THE PROPERTY. THIS	n writing by the owner, the chich could be obtained by a conducted any inspection of Y KIND BY THE OWNER OR STATEMENT IS NOT A
Owner's Statement: The representations com- owner's agent or subagent. This form and the purchasers in a transfer made by the owner, and this disclosure form does not limit the obligation law to be disclosed in the transfer of residential years material problems or defects that occudisclosed.	representations contained in d are not made to purchasers on of the owner to disclose a l real estate. For example,	it are provided by the own in any subsequent transfe in item of information that although some questions	not exclusively to potential rs. The information contained in is required by any other statute or are limited to the past five
Instructions to Owner: (1) Answer ALL que Attach additional pages with your signature if apply to your property, write NA (not applicable)	additional space is needed. (4) Complete this form you	urself. (5) If some items do not
THE FOLLOWING STATEMENTS			
A) WATER SUPPLY: The source of water s	supply to the property is (che	eck appropriate boxes):	
☑ Public Water Service	☐ Holding Tank	Unknown	
Private Water Service	☐ Cistern	Other	
☐ Private Well	☐ Spring		
☐ Shared Well	☐ Pond	·	
Do you know of any current leaks, backups or Yes No If "Yes", please describe:			
Is the quantity of water sufficient for your hous If owner knows of any leaks, backups or other owning the property (but not longer than the pa	material problems with the v	vater supply system or qua	ality or quantity of the water since
Owner's Initials (HM/ Date 3/30.		rchaser's Initials/	Date/

(Page 1 of 4)

Property Address947	2 LAK	EVIEW	DRIVE,	<u>Dover</u>	OHIO	44622				
B) SEWER SYSTEM: The Public Se Leach Fic	wer eld ı		□ Pī □ A. □ O	rivate Sower eration Tank	the property i	☐ Sept				
If not a public or private sewe Do you know of any current l If "Yes", please describe:	er, date of l eaks, back	ups or othe	non: er material p		the sewer sys	stem servicing t	he property?	□ Yes 』	X No	
If owner knows of any leaks, years), please describe and in	backups o dicate any	r other mat repairs cor	terial proble mpleted:	ems with the s	ewer system s	ince owning the	e property (bu	it not long	ger than t	he past 5
Information on the operation board of health of the health of C) ROOF: Do you know of If "Yes", please describe:	listrict in v any currer	which the p at leaks or a	roperty is lo other mater	ocated. tial problems v	with the roof o			-	nt of hea	lth or the
If owner knows of any leaks of please describe and indicate a	or other ma ny repairs	iterial prob completed	olema with t	the roof or rain	gutters since	owning the pro	perty (but no	t longer t	han th e p	ast 5 years),
D) WATER INTRUSION: property, including but not lir If "Yes", please describe and	nited to an	y area belo	w grade, ba				n, excess moi	sture or o	ther defe	cts to the
Do you know of any water or ice damming; sewer overflow If "Yes", please describe and	/backup; o	r leaking p	ipes, plumb	oing fixtures,	ilings as a rest or appliances?	ult of flooding;	moisture see	page; moi	sture con	densation;
Purchaser is advised that ever encouraged to have a mold in. Yes No If "Yes",	spection de	one by a qu	malified insp	ector, Have	you ever had t	he property insp	pected for mo	ld by a qu	ialified in	
E) STRUCTURAL COMPO Do you know of any moveme problems with the foundation Yes No If "Yes",	nt, shifting , basement	g, deteriora /crawl spac	tion, materi	ial cracks/setti r interior/exte	ing (other that	CE, FLOORS, n visible minor	INTERIOR cracks or ble	AND EX mishes) o	TERIOR r other m	t WALLS): aterial
If owner knows of any repairs (but not longer than the past 5	years), pl	ease descri	fications to be:	control the ca	use or effect o	of any problem i	identified abo	ve, since	owning (he property
Do you know of any previous If "Yes", please describe and	or current	fire or sme			ty? 🔲 Yes [X No				
F) MECHANICAL SYSTE not have the mechanical syste	m, mark N	/A (Not A	pplicable).	nt problems o	r defects with	the following n				perty does
1) Electrical	\Box	NO	N/A.	8) V	Vater softener		\Box	\square	N/A ⊠	
2) Plumbing (pipes)		\boxtimes		a.	Is water softe	ner leased?			⊠	
3) Central heating		Ø		9) S	courity Syster	n				
4) Central Air conditioning		X		a,	Is security sy:	stem leased?			M M M M	
5) Sump pump		H	⊠		entral vacuun				Ø	
6) Fireplace/chimney	片	님	Ø B		uilt in appliar		님	님	M M	
 Lawn sprinkler If the answer to any of the about 	ue auestic	me io "Vao")ther mechanic	-	onical grater	O sinon ou		meanants (hut
not longer than the past 5 year			, prease de				anicai systen	I SINCE OW	ning the	property (but
Owner's Initials (FM 3	30/10 178	ite			Purchase	er's Initials	/	_ Date _		

(Page 2 of 4)

Property Address <u>QUA LEVIEW</u> G) WOOD BORING INSECTS/TERMITES: property or any existing damage to the property of if "Yes", please describe:	Do you know caused by wood	of the presence of a d boring insects/terr	any wood boring insec	cts/termites in or on the
If owner knows of any inspection or treatment for past 5 years), please describe:	r wood boring	insects/termites, sin	nce owning the proper	y (but not longer than the
H) PRESENCE OF HAZARDOUS MATERIA identified hazardous materials on the property?	ALS: Do you	know of the previous	us or current presence	of any of the below
	Yes	No	Unknown	
1) Lead-Based Paint	<u></u>	⊠		
2) Asbestos	□	⊠	□	
3) Urea-Formaldehyde Foam Insulation		⊠i		
4) Radon Gas		凶		
 a. If "Yes", indicate level of gas if known 				
5) Other toxic or hazardous substances		D¥r		
If the answer to any of the above questions is "Ye	s", please desc	cribe and indicate a	ny repairs, remediation	n or mitigation to the
property:				
Is the property or any portion of the property includy DRAINAGE/EROSION: Do you know of an property? Yes No If "Yes", please describe: If owner knows of any repairs, modifications or a grading or erosion problems since owning the property. K) ZONING/CODE VIOLATIONS/ASSESSM	ny current floo 	e property or other longer than the past	attempts to control and to years), please description	y flooding, drainage, settlin
building or housing codes, zoning ordinances affe	ecting the prop	erty or any nonconf	orming uses of the pro	pperty? Yes MNo
ls the structure on the property designated by any district? (NOTE: such designation may limit char If "Yes", please describe:	nges or improv	rements that may be	made to the property	g located in an historic). Yes No
Do you know of any recent or proposed assessment "Yes", please describe:	nts, which cou	ld affect the proper	ty? ∐Yes ⊠ No	
Is the property subject to any rules or regulations of Condominium Association or any other Communitif "Yes", please describe:	ity Association	1? 🗆 Yes 🗷 No	charges to, a Homeow	ners Association,
Owner's Initials FM / Date 3 30 10/		Purchaser's	Initials/_	

Property Address_ <u>942</u> LAKEVIEW DRIVE	, DOVER, OH 44622
L) BOUNDARY LINES/ENCROACHMENTS/SH conditions affecting the property? Yes No 1) Boundary Agreement	ARED DRIVEWAY/PARTY WALLS: Do you know of any of the following Yes No 4) Shared Driveway
M) UNDERGROUND STORAGE TANKS/WELL natural gas wells (plugged or unplugged), or abandone If "Yes", please describe:	S: Do you know of any underground storage tanks (existing or removed), oil or d water wells on the property? Yes No
N) OTHER KNOWN MATERIAL DEFECTS: The	e following are other known material defects in or on the property;
For purposes of this section, material defects would inc be dangerous to anyone occupying the property or any property.	chude any non-observable physical condition existing on the property that could non-observable physical condition that could inhibit a person's use of the
the date signed by the Owner. Owner is advised the obligation of the owner to disclose an item of inforn preclude fraud, either by misrepresentation, conceates residential real-estate.	this form are made in good faith based on bis/her actual knowledge as of at the information contained in this disclosure form does not limit the nation that is required by any other statute or law or that may exist to diment or nondisclosure in a transaction involving the transfer of DATE: March 30, 2010
OWNER:	DATE;
RECEIPT AND ACKNOW	ALEDGEMENT OF POTENTIAL PURCHASERS
5302.30(G). Pursuant to Ohio Revised Code Section 5 purchase contract for the property, you may reseind the Owner or Owner's agent, provided the document of res	obligation to update this form but may do so according to Revised Code Section 302.30(K), if this form is not provided to you prior to the time you enter into a purchase contract by delivering a signed and dated document of rescission to scission is delivered grier to all three of the following dates: 1) the date of r; and 3) within 3 business days following your receipt or your agent's receipt
I/WE ACKNOWLEDGE RECEIPT OF A COPY OF T STATEMENTS ARE MADE BASED ON THE OWN OWNER.	THIS DISCLOSURE FORM AND UNDERSTAND THAT THE ERS ACTUAL KNOWLEDGE AS OF THE DATE SIGNED BY THE
Purchaser should exercise whatever due diligence p Registration and Notification Law (commonly refer written notice to neighbors if a sex offender resides public record and is open to inspection under Ohio'	y offsite conditions. Purchaser should exercise whatever due diligence sues that may affect purchaser's decision to purchase the property. urchaser deems necessary with respect to Ohio's Sex Offender red to as "Megan's Law"). This law requires the local Sheriff to provide or intends to reside in the area. The notice provided by the Sheriff is a s Public Records Law. If concerned about this issue, purchaser assumes I's office regarding the notices they have provided pursuant to Megan's
My/Our Signature below does not constitute approval o	of any disclosed condition as represented herein by the owner.
PURCHASER:	DATE:
PURCHASER:	DATE:



ALIYERY: ENAMY

DUYER/TENANT

AGENCY DISCLOSURE STATEMENT



The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landford and the term "buyer" includes a tenant.) Property Address: Buyer(s): 1. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES The buyer will be represented by The seller will be represented by II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE If two agents in the real estate brokerage represent both the buyer and the seller, check the following relationship that will apply: ____ work(s) for the buyer and ☐ Agent(s) work(s) for the seller. Unless personally Agent(s) involved in the transaction, the broker and managers will be "dual agents", which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. ☐ Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents will be working for both the buyer and seller as "dual agents". Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. If such a relationship does exist, explain: R. WALL CK and real estate brokerage Prisocna Mathy 🔘 be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) not the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. If such a relationship does exist, explain: represent only the (check one) seller or \square buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client. I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form.

Page 1 of 2

SELLER/LANCHORD

Effective 01/01/05

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.

Seller's Disclosure	nor to pararabe.
(a) Presence of lead-based paint and/or lead-based	d naint hazarda (chack (i) oz (ii) halovi).
(i) Known lead-based paint and/or lead- (explain).	-based paint hazards are present in the housing
(b) Records and reports available to the seller (che	
(i) Seller has provided the purchaser wit based paint and/or lead-based paint	th all available records and reports pertaining to lead- hazards in the housing (list documents below).
(ii) Seller has no reports or records perta hazards in the housing.	aining to lead-based paint and/or lead-based paint
Purchaser's Acknowledgment (initial)	
(c) Purchaser has received copies of all i	information listed above.
(d) Purchaser has received the pamphle	
(e) Purchaser has (check (i) or (ii) below):	value tour anny from Ecua in Tour Home,
(i) received a 10-day opportunity for mu	itually agreed upon period) to conduct a risk assess- of lead-based paint and/or lead-based paint hazards; or
	trisk assessment or inspection for the presence of
Agent's Acknowledgment (initial)	
	seller's obligations under 42 U.S.C.4852d and is sure compliance.
Certification of Accuracy	
The following parties have reviewed the information ab information they have provided is true and accurate.	ove and certify, to the best of their knowledge, that the
XCarroll Imelamina 4/1/2010	
Seller Date.	Seller Date
Purchaser Date	Purchaser Date
Agent Date	Agent Date

THE TUSCARAWAS COUNTY TITLE COMPANY

203 Fair Avenue N.E. - P. O. Box 548 New Philadelphia OH 44663 Phone: (330) 364-4450 Fax: (330) 343-2976 Email: tusctitle@tusctitle.net

TAX AND LEGAL REPORT

DATE: April 7, 2010

REQUESTED BY:

Don Wallick Wallick Auctions

PROPERTY ADDRESS:

942 Lakeview Dr. Dover Ohio

PRESENT OWNER:

Patsy L. McCammon and Carroll L. McCammon

VOLUME: 619

PAGE: 362

TRANSFER: March 21, 1988

PARCEL NO: 15-01749,000

REAL ESTATE TAXES ARE CURRENTLY LISTED ON THE 2008 TAX DUPLICATE IN THE

NAME OF

Patsy L. McCammon and Carroll L. McCammon

PARCEL NO.: 15-01749.000

DESC. Whole 3907

VALUATIONS:

TAXES:

LAND:	6740	GENERAL TAXES:	\$	1302.34
BUILDING:	22500	TAX REDUCTION:	\$ -	485.91
TOTAL:	29240	10% ROLLBACK:	\$ -	81.64
AUV:		2 1/2% REDUCTION	\$ -	20.41
		HOMESTEAD CREDIT	\$ -	186.04
		TOTAL PER 1/2 YEAR	\$	528.34
		UNPAID REAL	\$	
		CURRENT SA:	\$	6.00
Special Assessmen	its: MWCD	PENALTY:	\$	
•		PRIOR DEL:	\$	
		TOTAL DUE:	\$	0

Taxes for the first half year 2009 are paid.

Taxes for the second half year 2009 are determined but not yet due.

Approved by Tuscarawas County Map Office: X (Whole Lot)

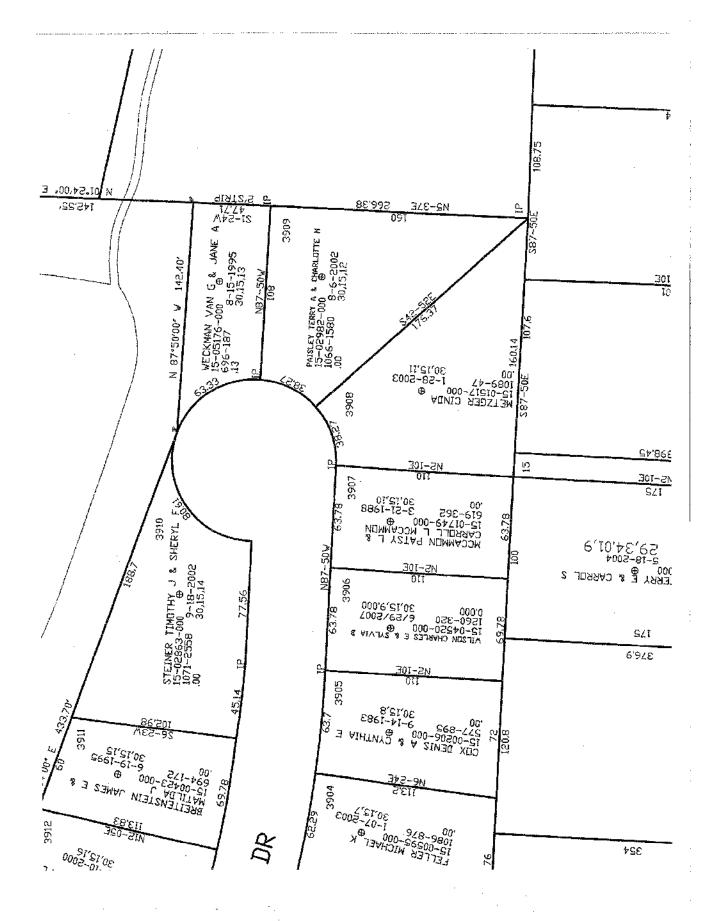
NOT APPROVED BY TUSCARAWAS COUNTY MAP OFFICE: (RED STAMPED) WILL NOT TRANSFER WITHOUT NEW SURVEY PERFORMED.

BY: Jessica Murphy

PRIOR FILE NO.

This information, including any lot dimensions shown, is derived solely from public records and the internet. While the information is usually reliable, it cannot be guaranteed without a full title examination and a current survey to verify its accuracy.

APPRAISER:	TRANSPER		13.5	***	7		AIR COND	Н	LINEAL	REC ROO	FAMILY ROOMS	ROOMS	HALF BA	BASES FUL: BA	CRAWL/HB	TI LICE H	DCCUPAN				- SED		HOTH	MOLL ING	TOPOGR	NEIGHBOREADOD	PROPERT	PARCEL DISTRIC MAP NUM SECTION
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		STATE OF STATE	Section 1988		ADD-CINS	SUB TOTAL GRADE/DESIGN FACTOR REPRODUCTION COST	XTENION I	SUB TOTAL	STRUCTA OF	AIR CONDITIONING	FIREPLACE LINEAL BRICKS A MAN	X RA LIV	SUB TOTAL	TOTAL BASE		ALI VANA	BASE AREA			24,779	15	100			SMENT			N PATSY L
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COMMITMENT FOR TITLE INSURANCE

SCHEDULE A

Date Issued: April 07, 2010

Commitment No: 1444064

Other Reference No:

Property Address: 942 Lakeview Drive, Dover, OH 44622

Name and Address of

First American Title Insurance Company

Title Insurance Company:

1 First American Way Santa Ana, CA 92707

1. Effective Date: March 31, 2010 7:59 AM

2. The policy or policies to be issued are:

POLICY AMOUNT

(a) Owner's Policy (ALTA Owners 06/17/06)
Proposed Insured: to be determined

\$0.00

(b) Loan Policy (ALTA Loan 06/17/06)

\$0.00

Proposed Insured:

- 3. The estate or interest in the land described or referred to in this Commitment is Fee Simple,
- 4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:

Carroli L. McCammon and Patsy L. McCammon

SOURCE OF TITLE:

Deed Book 619, Page 362 Recorder's Office Tuscarawas County, Ohio.

(Continued on second page)

First American Title Insurance Company This Commitment is invalid unless the Insuring provisions and Schedules A and B are attached. Issuing agency: Title First Agency, Inc. 250 E. Town Street Columbus, OH 43215

ALTA CF (06/17/06)

Continuation of Schedule A

Name and Address of Title Insurance Company: First American Title Insurance Company 1 First American Way Santa Ana, CA 92707

5. The land referred to in this Commitment is described as follows:

Situated in the State of Ohio, County of Tuscarawas and in the City of Dover.

Being Lot Number Three Thousand Nine Hundred Seven (3907) of WALDENMYER LAKEVIEW ADDITION, as the same is numbered and delineated upon the recorded plat thereof, of record in Plat Book 12, Page 31, Recorder's Office, Tuscarawas County, Ohio.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - SECTION I

Commitment No: 1444064

Requirements:

- 1. NOTE: "Your attention is directed to the provisions of the Tax Reform Act of 1986 which require the reporting of real estate transactions to the Internal Revenue Service. All real estate transactions (except for refinances) closed after January 1, 1987 must be reported on a Form 1099-B which must be completed in full at the time of closing."
- 2. Subject to Authorization from Probate Court to sell said premises.
- 3. Administrator's Deed from Carroll L. McCammon, Administrator of the Estate of Patsy L. McCammon, under Case Number 2010ES-55746, Probate Court, Tuscarawas County. Ohio to be determined.
- 4. Affidavit from the Executor/Administrator of the Estate of Patsy L. McCammon stating there are sufficient assets in said estate to pay all liens and taxes.
- 5. Return from the State of Ohio showing that no claim is being made for reimbursement of Medicaid disbursements.
- 6. Warranty Deed from Carroll L. McCammon, with proper marital status and release of dower, if necessary, to to be determined.
- 7. Cancellation of the mortgage(s) shown on Schedule B, Section 2.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - SECTION II

Commitment No: 1444064

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:

STANDARD EXCEPTIONS

- 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 hereof 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. Any facts, rights, interests, or claims that are not shown in the public records but that could be ascertained by an inspection of the land or by making inquiry of persons in possession of the land.
- 3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the land, and that are not shown in the public records. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
- 4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the public records.
- 5. Rights of parties in possession of all or any part of the premises, including, but not limited to, easements, claims of easements or encumbrances that are not shown in the public records.
- 6. The lien of real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the public records.

SPECIAL EXCEPTIONS

- 7. All assessments and taxes for 2010 and all subsequent years.
- 8. Taxes for the year 2009 are as follows: A\$ TO PARCEL NUMBER 15-01749: First half Paid in the amount of \$528.34; Second half Unpaid And Lien Not Yet Due And Payable in the amount of \$528.34. (VALUATIONS: Land \$6,740.00 Building \$22,500.00 Total \$29,240.00)
- 9. Muskingum Watershed assessment: First Half 2009 Paid in the amount of \$6.00; Second half 2009 Unpaid And Lien Not Yet Due And Payable in the amount of \$6.00.
- Mortgage from Patsy L. McCammon, unmarried and Carroll L. McCammon and Carolyn J. McCammon, Married To Each Other, to Belmont National Bank, dated June 18, 1997, filed for record June 18, 1997 at 1:47 pm, and recorded in Official Record 796, Page 372, Recorder's Office, Tuscarawas County, Ohio, to secure \$10,000.00.

ALTA CF (06/17/06) First American Title Insurance Company

- Patsy L. McCammon, deceased on February 28, 2010, and was admitted to probate on March 11, 2010, in Case # 2010ES-55746. Administrator is Carroll L. McCammon. Subject to Authorization from Probate Court to sell said premises.
- 12. Any Claim by the State of Ohio for reimbursement of Medicaid funds.
- 13. Reservation, conditions and restrictions of record in Deed Book 396, Page 152.
- 14. No search of Federal Bankruptcy Records has been made and an exception in this regard will appear on any Policy to be issued by the Company.
- 15. NOTE: The Policy(s) of insurance may contain a clause permitting arbitration of claims at the request of either the Insured or the Company. Upon request, the Company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction.

NOTE: Pertaining to the covenants and restrictions, if any, described in Schedule B of this Commitment/Policy, the following is expressly omitted therefrom: any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that such covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) related to handicap but does not discriminate against handicapped persons. Any covenant and restriction, or any part thereof, omitted as described above shall in no event be construed as forming a part of this Commitment/Policy, Schedule B of this Commitment/Policy or as an existing covenant and restriction disclosed by the public records.

NOTE: No liability is assumed by Company for uncertified encumbrances and the purchase contract shall be binding unless the contract is silent or ambiguous. If the contract is silent or ambiguous, the buyer assumes the risk.





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