

Borrower	Thomas Luzak	File No. 240916-LUZAK2945
Property Address	2945 N Greenbrier Rd	
City	Madison	County Jefferson
Lender/Client	Thomas Luzak	State IN Zip Code 47250

## APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

**Appraisal Report** (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

**Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

### Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Reasonable Exposure Time** (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

**My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:** 0-3 months  
is my opinion of the reasonable exposure time for the Subject Market.

### Comments on Appraisal and Report Identification

#### Note any USPAP-related Issues requiring disclosure and any state mandated requirements:

The Intended User of this Appraisal report is the Client. The Intended Use is to evaluate the property that is the subject of this appraisal for the client personal information, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements if this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

APPRAISER:

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name: Katherine E. Love

Indiana Certified Residential Appraiser

State Certification #: CR69201249

or State License #:

State: IN Expiration Date of Certification or License: 06/30/2026

Date of Signature and Report: 09/16/2024

Effective Date of Appraisal: 09/16/2024

Inspection of Subject:  None  Interior and Exterior  Exterior-Only

Date of Inspection (if applicable): 09/16/2024

Signature:

Name:

State Certification #:

or State License #:

State:  Expiration Date of Certification or License:

Date of Signature:

Inspection of Subject:  None  Interior and Exterior  Exterior-Only

Date of Inspection (if applicable):

Borrower	Thomas Luzak	File No.	240916-LUZAK2945
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak	State	IN
		Zip Code	47250

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## SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address      2945 N Greenbrier Rd Legal Description      Deeds #2017/01577, 2015/00191 & 2014/01507;2020 Assessed Value \$81,900 City      Madison County      Jefferson State      IN Zip Code      47250 Census Tract      9660.00 Map Reference      31500; Parcel #39-10-19-000-009.001-008 + 5 Additional Parcels
PRICE & DATE	Contract Price      \$ Inquiry Date of Contract
PARTIES	Borrower      Thomas Luzak Lender/Client      Thomas Luzak
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)      995 Price per Square Foot      \$ Location      N;Rural Age      16 Condition      Average (+) Total Rooms      3 Bedrooms      1 Baths      1
APPRaiser	Appraiser      Katherine E. Love Effective Date of Appraisal      09/16/2024
Value	Opinion of Value      \$ 538,000

## RESIDENTIAL APPRAISAL REPORT

SUBJECT	Property Address: 2945 N Greenbrier Rd			City: Madison		State: IN Zip Code: 47250		
	County: Jefferson			Legal Description: See Attached Deeds #2017/01577, 2015/00191 & 2014/01507; 2020 Assessed				
	Value \$81,900			Assessor's Parcel #: 39-10-19-000-009.001-008 + 5 Parcels				
	Tax Year: 2023 R.E. Taxes: \$ 1,556.96 Special Assessments: \$ 0			Borrower (if applicable): Thomas Luzak				
	Current Owner of Record: Francines Log Cabin, LLC			Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant		<input type="checkbox"/> Manufactured Housing		
	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) N/A			HOA: \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month				
	Market Area Name: Milton Township			Map Reference: 31500		Census Tract: 9660.00		
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)							
	This report reflects the following value (if not current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective							
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)							
ASSIGNMENT	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)							
	Intended Use: The Intended Use is to evaluate the property that is the subject of this appraisal for the client personal information. It should be noted that we are updating a previous appraisal that was viewed and completed on 06/10/2021. Photos are from that time period.							
	Intended User(s) (by name or type): The Intended User of this report is the Client. No additional Intended Users are identified by the appraiser.							
	Client: Thomas Luzak			Address: 984 Dustwhirl Dr, Union, KY 41091				
	Appraiser: Katherine E. Love			Address: P.O. Box 464, Madison, IN 47250				
	Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural			Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use	
	Built up: <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Under 25%			<input checked="" type="checkbox"/> Owner 98	PRICE \$0000 AGE (yrs)	One-Unit 15 %	<input checked="" type="checkbox"/> Not Likely	
	Growth rate: <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow			<input checked="" type="checkbox"/> Tenant 2	2-4 Unit %	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *		
	Property values: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining			<input checked="" type="checkbox"/> Vacant (0-5%)	25 Low 0 Multi-Unit %	* To: _____		
	Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply			1 million	High 200 Comm'l %			
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.			500 Vacant (>5%)	Pred 30 Woods 85 %				
MARKET AREA DESCRIPTION	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): <b>The Neighborhood boundaries</b> consists of the single family and recreational properties located in Milton Township, eastern Jefferson County, with Upper Dry Fork Rd to the east, Manville to the west, Brooksville to the south and Canaan to the north forming the boundaries of the Subject Property. The Subject is on the west side of Greenbrier Road, 4 miles from State Rd 56 E, 3.7 miles to the small rural Town of Brooksville and 11.6 miles from the City of Madison's historic downtown, which is the location for the professional business offices, small retail specialty shops, local government offices, historic museums and the Ohio River Front. The Subject is no more than 16 miles from the the City of Madison's hilltop area, which is the location of the commercial shopping and major industrial employment districts. After considering the Subject Market Area, style & size homes, the current supply of active listing considered comparable with the Subject, and the number of comparable sales within the past year, the average marketing time for the Subject Market is 0-3 months.							
	Dimensions: See Attached Deed - 6 Parcels			Site Area: 26.38 ac				
	Zoning Classification: AG			Description: Agricultural				
	Zoning Compliance: <input checked="" type="checkbox"/> Legal			<input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning				
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown			Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ N/A N/A				
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)			<b>The current use as a Single Family Residence continues to be the highest and best use for this zoning classification.</b>				
	Actual Use as of Effective Date: Single Family Dwelling			Use as appraised in this report: Single Family Residential/Recreational				
	Summary of Highest & Best Use: After analyzing the Subject Property and comparing it to similar properties that have recently sold in the same market, the present improved use as a single family residence or recreational use property continues to contribute to the total market value and is in my opinion at its highest and best use. See additional comments on site size - General Text Addendum.							
	SITE DESCRIPTION	Utilities Public Other Provider/Description Off-site Improvements Type Public Private Topography Rolling/Level/Steep Hillsides						
		Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>			Street Paved	<input checked="" type="checkbox"/>	Size 26.3834 ac	
Gas <input type="checkbox"/> <input checked="" type="checkbox"/> None			Curb/Gutter Ditches & Culverts	<input checked="" type="checkbox"/>	Shape Irregular - 6 Parcels			
Water <input checked="" type="checkbox"/> <input type="checkbox"/> Canaan			Sidewalk None	<input type="checkbox"/>	Drainage Appears Adequate			
Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Septic System			Street Lights None	<input type="checkbox"/>	View Avg(+)Pond/Valley			
Storm Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Ditches-Culverts			Alley None	<input type="checkbox"/>				
Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input checked="" type="checkbox"/> Other (describe) Rural Site								
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X			FEMA Map # 18077C0225C		FEMA Map Date 04/02/2015			
Site Comments: The Subject site is a rural site that consists of 6 parcels, there are no apparent easements, encroachments or assessments, that would adversely affect the value. The site is well suited for the Subjects improvements and all the improvements are well within the Subject's site boundaries.								
DESCRIPTION OF THE IMPROVEMENTS		General Description # of Units 1 <input type="checkbox"/> Acc.Unit # of Stories 1.5 Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> Design (Style) Cabin <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons. Actual Age (Yrs.) 16 Effective Age (Yrs.) 5-10 Eff			Exterior Description Foundation CnctrBlckStnFrn Exterior Walls Log & Timber Roof Surface Metal Gutters & Dwnspts. Galvanized Window Type Double Hung Storm/Screens Yes/Yes	Foundation Slab None Crawl Space Yes Basement None Sump Pump <input type="checkbox"/> None Dampness <input type="checkbox"/> None/Noted Settlement None/Noted Infestation Not Warranted	Basement <input checked="" type="checkbox"/> None Area Sq. Ft. % Finished Ceiling Walls Floor Outside Entry	Heating Type H-Pump Fuel Electric Cooling Central Yes Other None
	Interior Description Floors Poplar Wood/Good Walls Plaster/Exposed Log Trim/Finish Poplar Wood/Good Bath Floor Poplar Wood/Good Bath Wainscot None Doors Planked Wood			Appliances Refrigerator Stairs Fireplaces(s) # 1 Woodstove(s) # 1 Range/Oven Drop Stair Patio None Disposal Scuttle Deck None Dishwasher Doorway Porch Covered x 2 Fan/Hood Floor Fence Privacy in Front Microwave Heated Pool None Washer/Dryer Finished Other Log Det. S-Bldg	Car Storage <input type="checkbox"/> None Garage # of cars ( Tot.) Attach. 0 Detach. 0 Bld.-In 0 Carport 0 Driveway 5 Car Surface Brown Stone			
	Finished area above grade contains: 3 Rooms 1 Bedrooms 1 Bath(s) 995 Square Feet of Gross Living Area Above Grade							
	Additional features: See Attached Addendum.							
	Describe the condition of the property (including physical, functional and external obsolescence): The Subject Property is assumed to be in average (+) overall condition with typical wear noted when compared to competitive area homes of similar age & style. The Subjects floor plan was found to be typical for this style of home in this market area. The number of bedrooms and bathrooms along with the fact there is no bathroom facility on the second level where the bedroom is located was noted as the functional inadequacies found. A lump sum adjustment was made in the cost approach to value.							

# RESIDENTIAL APPRAISAL REPORT

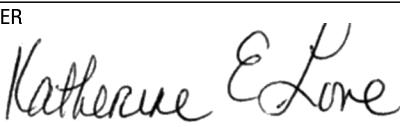
39-10-19-000-009.001-008

File No.: 240916-LUZAK2945

Indicated Value by Sales Comparison Approach \$ 538,000

# RESIDENTIAL APPRAISAL REPORT

39-10-19-000-009.001-008  
File No.: 240916-LUZAK2945

COST APPROACH	COST APPROACH TO VALUE (if developed) <input type="checkbox"/> The Cost Approach was not developed for this appraisal.																															
	Provide adequate information for replication of the following cost figures and calculations.																															
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): <u>Land sales are derived from the local market of similar sized lots that have sold within the past 6-12 months. Information supplied by the SIRA MLS and personal office data.</u>																															
	<p>ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW</p> <p>Source of cost data: <u>Local Log Homes Dealers</u></p> <p>Quality rating from cost service: <u>Avg(+)</u> Effective date of cost data: <u>09/16/2024</u></p> <p>Comments on Cost Approach (gross living area calculations, depreciation, etc.): <u>Physical depreciation is based on a ratio of the current effective age divided by the total estimated economic life of the Subject. Due to the fact that the Subject has an estimated 45 years total economic life a 2.2% annual physical depreciation is assumed for each year of noted effective age.</u></p>																															
	<table border="1"> <thead> <tr> <th colspan="2">OPINION OF SITE VALUE</th> </tr> <tr> <th>DWELLING</th> <th>995 Sq.Ft. @ \$ 250.00 = \$ 248,750</th> </tr> <tr> <td colspan="2">Sq.Ft. @ \$ _____ = \$ _____</td> </tr> <tr> <td colspan="2">Sq.Ft. @ \$ _____ = \$ _____</td> </tr> <tr> <td colspan="2">Sq.Ft. @ \$ _____ = \$ _____</td> </tr> </thead> <tbody> <tr> <td>OpenEndStrg</td> <td>192 Sq.Ft. @ \$ 40.00 = \$ 7,680</td> </tr> <tr> <td>2 CovPorches/Outdoor Shw/Pond/Deck/Strge</td> <td>_____ = \$ 80,000</td> </tr> <tr> <td>Garage/Carport</td> <td>Sq.Ft. @ \$ _____ = \$ _____</td> </tr> <tr> <td colspan="2">Total Estimate of Cost-New _____ = \$ 336,430</td> </tr> <tr> <td>Less Physical</td> <td>Functional</td> </tr> <tr> <td>Depreciation</td> <td>37,377 10,000 = \$( 47,377)</td> </tr> <tr> <td colspan="2">Depreciated Cost of Improvements _____ = \$ 289,053</td> </tr> <tr> <td colspan="2">"As-is" Value of Site Improvements _____ = \$ 50,000</td> </tr> <tr> <td colspan="2">_____ = \$ _____</td> </tr> <tr> <td colspan="2">_____ = \$ _____</td> </tr> </tbody> </table>		OPINION OF SITE VALUE		DWELLING	995 Sq.Ft. @ \$ 250.00 = \$ 248,750	Sq.Ft. @ \$ _____ = \$ _____		Sq.Ft. @ \$ _____ = \$ _____		Sq.Ft. @ \$ _____ = \$ _____		OpenEndStrg	192 Sq.Ft. @ \$ 40.00 = \$ 7,680	2 CovPorches/Outdoor Shw/Pond/Deck/Strge	_____ = \$ 80,000	Garage/Carport	Sq.Ft. @ \$ _____ = \$ _____	Total Estimate of Cost-New _____ = \$ 336,430		Less Physical	Functional	Depreciation	37,377 10,000 = \$( 47,377)	Depreciated Cost of Improvements _____ = \$ 289,053		"As-is" Value of Site Improvements _____ = \$ 50,000		_____ = \$ _____		_____ = \$ _____	
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Estimated Remaining Economic Life (if required): <u>40</u> Years INDICATED VALUE BY COST APPROACH _____ = \$ <u>539,053</u>																																
INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.																																
Estimated Monthly Market Rent \$ <u>0</u> X Gross Rent Multiplier <u>0</u> = \$ <u>0</u> Indicated Value by Income Approach																																
Summary of Income Approach (including support for market rent and GRM): <u>Not being utilized for this valuation.</u>																																
INCOME APPROACH	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.																															
	Legal Name of Project: <u>N/A</u>																															
PUD	Describe common elements and recreational facilities: <u>N/A</u>																															
	<p>Indicated Value by: Sales Comparison Approach \$ <u>538,000</u> Cost Approach (if developed) \$ <u>539,053</u> Income Approach (if developed) \$ <u>0</u></p> <p>Final Reconciliation <u>The cost approach tends to set the upper limit with good support form the market approach. The income approached was considered inapplicable because in the market few single family houses are rented and there is insufficient data available to develop a GRM, therefore relying on the value derived from the Market Data Approach with support from the Cost Approach.</u></p>																															
RECONCILIATION	<p>This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>This assignment consists of a complete appraisal communicated in a summary report and is based on the current AS IS condition with no modification.</u></p> <p><input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.</p> <p>Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>538,000</u> as of: <u>09/16/2024</u>, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.</p>																															
	A true and complete copy of this report contains <u>27</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.																															
	Attached Exhibits:																															
	<input type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addendum <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input type="checkbox"/> Additional Sales <input checked="" type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input checked="" type="checkbox"/> Surveys <input checked="" type="checkbox"/> Aerials <input checked="" type="checkbox"/> Deeds																															
	Client Contact: <u>Bonita Elias</u> Client Name: <u>Thomas Luzak</u> E-Mail: <u>984 Dustwhirl Dr, Union, KY 41091</u>																															
ATTACHMENTS	APPRAISER 		SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)																													
	Appraiser Name: <u>Katherine E. Love</u>		Supervisory or Co-Appraiser Name: _____																													
	Company: <u>Appraisal Services of Jefferson County, Inc</u>		Company: _____																													
	Phone: <u>(812) 265-2222</u> Fax: _____		Phone: _____ Fax: _____																													
	E-Mail: <u>appraisalserv.jeff@gmail.com</u>		E-Mail: _____																													
	Date of Report (Signature): <u>09/16/2024</u>		Date of Report (Signature): _____																													
	License or Certification #: <u>CR69201249</u> State: <u>IN</u>		License or Certification #: _____ State: _____																													
	Designation: <u>Indiana Certified Residential Appraiser</u>		Designation: _____																													
	Expiration Date of License or Certification: <u>06/30/2026</u>		Expiration Date of License or Certification: _____																													
	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input checked="" type="checkbox"/> None		Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None																													
Date of Inspection: <u>09/16/2024</u>		Date of Inspection: _____																														

## Supplemental Addendum

File No. 240916-LUZAK2945

Borrower	Thomas Luzak			
Property Address	2945 N Greenbrier Rd			
City	Madison	County	Jefferson	State <b>IN</b> Zip Code <b>47250</b>
Lender/Client	Thomas Luzak			

### **Description of the Improvements - Additional Features**

150-200 years old logs from Brandenburg, KY; 7' deep stocked man made pond w/fountain in the center; wood kitchen cabinets w/wood hinges; stone fireplace; poplar wood floors; plaster over drywall; exposed wood ceiling; foundation is concrete block with stone facade; shelter house by pond with outdoor shower; 8' x 12' covered front porch; 8' x 20' covered sided porch; 12' x 16' log open end wood storage building; log firewood storage building; deck on pond; underground cistern with all guttering running to it and to the pond; privacy fenced across front with gate; driveway is #2 rock under brown gravel from Northern Indiana; oak, ash and poplar trees on site.

### **Acreage Found on the Jefferson County GIS Website**

39-10-19-000-009.001-008 = 3.103 AC Deed #2014/01507  
 39-09-24-000-002.002-008 = 4.315 AC Deed #2014/01507  
 39-09-24-000-002.000-008 = 11.125 AC Deed #2015/00191  
 39-10-19-000-009.000-008 = 2.8083 AC Deed #2015/00191  
 39-10-19-000-008.000-008 = 1.7841 AC Deed #2017/01577  
 39-09-24-000-001.000-008 = 3.244 AC Deed #2017/01577  
 Total Acreage = 26.3794 acres

### **Acreage Found in the Attached Recorded Deeds and Surveys**

39-10-19-000-009.001-008 = 3.103 AC Deed #2014/01507  
 39-09-24-000-002.002-008 = 4.315 AC Deed #2014/01507  
 Total Acreage = 7.418 acres - Deed and GIS Information Match

39-09-24-000-002.000-008 Deed #2015/00191  
 39-10-19-000-009.000-008 Deed #2015/00191  
 Total Acreage = 13.9373 ac (Deed 31.0783 acres exception 9.723 acres & 7.418 acres)  
 Total Acreage Shown on Survey 13.937 acres (7.124 acres + 6.813 acres)

39-10-19-000-008.000-008 = Deed #2017/01577  
 39-09-24-000-001.000-008 = Deed #2017/01577  
 Total Calculated Acreage from Current Deed = 5.0081 acres (3.2240 acres + 1.7841 acres)  
 Total Calculated Acreage from Prior Deed #2015/02344 = 5.0281acres (3.2440 acres + 1.7841 acres)  
 However it Should Be Noted That Both Deeds Show a Total Acreage of 5.081 acres Which Does Not Match the Calculated Acreage.

Total Acreage per Property Record Card = 26.3794 ac  
 Total Acreage Per Deeds & Prior Deed = 26.3834 ac

## Subject Photo Page

Borrower	Thomas Luzak		
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak	State	IN
			Zip Code
			47250



Subject Front

2945 N Greenbrier Rd  
Sales Price Inquiry  
Gross Living Area 995  
Total Rooms 3  
Total Bedrooms 1  
Total Bathrooms 1  
Location N;Rural  
View Avg(+)Pond/Valley  
Site 26.38 ac  
Quality Average (+)  
Age 16



Subject Rear



Subject Street

## Photograph Addendum

Borrower	Thomas Luzak		
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak	State	IN
		Zip Code	47250



10' x 9' Covered Deck/Outdoor Bedroom with Outdoor Shower



Log Storage Building with 5' overhang



4' x 8' Wood Shelter

## Photograph Addendum

Borrower	Thomas Luzak		
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak	State	IN
		Zip Code	47250



Covered Side Porch overlook Pond



Deck @ Pond



Valley View

## Photograph Addendum

Borrower	Thomas Luzak		
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak		



Brownstone Driveway



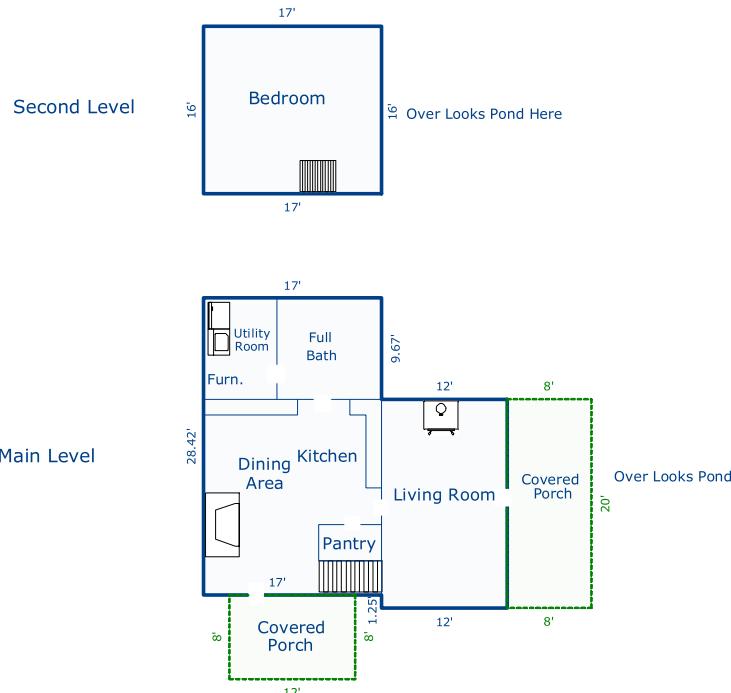
Covered Front Porch



View of Pond

## Building Sketch

Borrower	Thomas Luzak		
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak	State	IN



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY		LIVING AREA BREAKDOWN	
Code	Description	Net Size	Net Totals
GIA1	First Floor	723.08	723.08
GIA2	Second Floor	272.00	272.00
P/P	Porch	160.00	
	Porch	96.00	256.00
Net LIVABLE Area		(rounded)	995
4 Items		(rounded)	995
Breakdown		Subtotals	
First Floor 18.8 x 29.0 = 543.75 1.3 x 12.0 = 15.00 9.7 x 17.0 = 164.33			
Second Floor		272.00	

## Comparable Photo Page

Borrower	Thomas Luzak		
Property Address	2945 N Greenbrier Rd		
City	Madison	County	Jefferson
Lender/Client	Thomas Luzak	State	IN
		Zip Code	47250



### Comparable 1

5720 W 750 N	
Prox. to Subject	14.56 miles W
Sale Price	690,000
Gross Living Area	2,784
Total Rooms	6
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Rural;
View	B;Wtr;
Site	26.38 ac
Quality	Average (+)
Age	35



### Comparable 2

1200 E 400 N	
Prox. to Subject	6.88 miles W
Sale Price	538,500
Gross Living Area	2,812
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Suburban;
View	B;Pond;
Site	9.30 ac
Quality	Average (+)
Age	17



### Comparable 3

1873 E County Road 900 S	
Prox. to Subject	11.27 miles N
Sale Price	675,000
Gross Living Area	864
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Rural;
View	B;Pond ;
Site	127.00 ac
Quality	Average
Age	73

## Location Map

Borrower	Thomas Luzak				
Property Address	2945 N Greenbrier Rd				
City	Madison	County	Jefferson		
Lender/Client	Thomas Luzak	State	IN	Zip Code	47250



## PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

### Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

### Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

### Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us any time if you have any questions about the confidentiality of the information that you provide to us.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

\* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

## STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

**CONTINGENT AND LIMITING CONDITIONS:** The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED: 2945 N Greenbrier Rd, Madison, IN 47250

APPRAISER: *Katherine E. Love*

Signature:

Name: Katherine E. Love

Title: Indiana Certified Residential Appraiser

State Certification #: CR69201249

or State License #:

Date: IN Expiration Date of Certification or License: 06/30/2026

Date Signed: 09/16/2024

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

Date: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_

Date Signed: \_\_\_\_\_

Did  Did Not Inspect Property

Borrower	Thomas Luzak						
Property Address	2945 N Greenbrier Rd						
City	Madison	County	Jefferson	State	IN	Zip Code	47250
Lender/Client	Thomas Luzak						

DULY ENTERED FOR TAXATION  
SUBJECT TO FINAL ACCEPTANCE  
FOR TRANSFER

*Celeste G. Reed*  
AUDITOR, JEFFERSON CO.

*5/2/2014*

File No. *2014-01507*  
Date *5-2-14*  
Time *3:16*  
Recorder, Jefferson Co., In.  
*Leigh Koehler*  
Leigh Koehler

## WARRANTY DEED

**Parcel Numbers:** 39-09-24-000-002.002-008 and 39-10-19-000-009.001-008  
**Property Address:** 2945 N Greenbrier Rd.  
Madison, Indiana 47250

THIS INDENTURE WITNESSETH, that

**MARK D. KOONTZ AND ANGELA R. KOONTZ, HUSBAND AND WIFE**

of JEFFERSON County, in the State of INDIANA CONVEY and WARRANT to

**FRANCINE'S LOG CABIN, LLC**

Organized and existing under the laws of the Commonwealth of Kentucky for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt whereof is hereby acknowledged, the following described real estate in JEFFERSON County, in the State of INDIANA, to-wit:

A part of Section 24 and a part of Section 19, Township 4 North, Range 11 East, Milton Township, Jefferson County, Indiana described as follows: Commencing at the Northeast Corner of Section 24, T4N; R11E; thence North 88 degrees 23 minutes 42 seconds East 434.37 feet to a railroad spike found in the centerline of Greenbrier Road; thence along said road South 08 degrees 23 minutes 00 seconds West 195.00 feet to a mag nail found, the point of beginning; thence continuing along said centerline the following five (5) courses: South 08 degrees 16 minutes 27 seconds West 108.84 feet to a mag nail set; South 21 degrees 48 minutes 08 seconds West 75.61 feet to a mag nail set; South 30 degrees 56 minutes 18 seconds West 92.00 feet to a mag nail set; South 22 degrees 54 minutes 11 seconds West 48.52 feet to a mag nail set; South 17 degrees 52 minutes 35 seconds West 102.50 feet to a mag nail set; thence North 89 degrees 40 minutes 00 seconds West 735.45 feet to a 5/8 inch rebar set; thence North 01 degrees 44 minutes 39 seconds East 400.00 feet to a 5/8 inch rebar set; thence South 89 degrees 40 minutes 00 seconds East 864.67 feet to the point of beginning. **This tract contains 7.418 acres**, of which 4.315 are in Section 24 and 3.103 are in Section 19, subject to the right-of-way of Greenbrier Road and all easements of record.

Subject to all easements and rights-of-way of record.

Being and intended to be the same real estate conveyed to Mark D. Koontz and Angela R. Koontz, husband and wife, by Warranty Deed dated February 3, 2011 and recorded February 4, 2011 Instrument #2011-00527 in the Office of the Recorder of Jefferson County, Indiana.

*18-1*  
*Jeff Co. Hand*

Borrower	Thomas Luzak						
Property Address	2945 N Greenbrier Rd						
City	Madison	County	Jefferson	State	IN	Zip Code	47250
Lender/Client	Thomas Luzak						

In Witness Whereof, the said grantors  
have hereunto set their hands and seals  
30<sup>th</sup> day of April, 2014

  
\_\_\_\_\_  
MARK D. KOONTZ

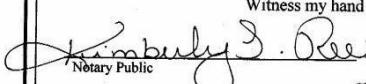
  
\_\_\_\_\_  
ANGELA R. KOONTZ

**STATE OF INDIANA, COUNTY OF Jefferson, ss:**

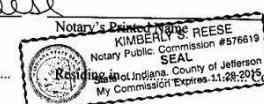
Before me, the undersigned, a Notary Public in and for said County and State, this  
30<sup>th</sup> day of April, 2014 came

Mark D. Koontz and Angela R. Koontz, husband and wife  
and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

  
\_\_\_\_\_  
Kimberly J. Reese  
Notary Public

My Commission Expires: \_\_\_\_\_



This Instrument Prepared By: Anthony J. Castor, Attorney at Law  
320 Walnut Street, Madison, IN 47250  
(812) 265-6110

**I affirm, under the penalties for perjury, that I have taken reasonable care to  
redact each Social Security number in this document, unless required by law.**

Anthony J. Castor

Aim File Number: 20140098

ksr

Tax Billing Address: 984 Dustwhirl Dr  
Union, Kentucky 41091

Grantee(s) Address: 984 Dustwhirl Dr  
Union, Kentucky 41091

Borrower	Thomas Luzak						
Property Address	2945 N Greenbrier Rd						
City	Madison	County	Jefferson	State	IN	Zip Code	47250
Lender/Client	Thomas Luzak						

DULY ENTERED FOR TAXATION  
SUBJECT TO FINAL ACCEPTANCE  
FOR TRANSFER

*Sherry Ober*  
AUDITOR, JEFFERSON CO.  
1/21/15

Jefferson County Recorder IN  
Recorded as Presented



# **WARRANTY DEED**

Parcel Number: 39-09-24-000-002.000-008 & 39-10-19-000-009.000-008  
Property Address: 2000 + Greenbriar Rd.  
Madison, Indiana 47250

**THIS INDENTURE WITNESSETH, that**

MARK D. KOONTZ AND ANGELA R. KOONTZ, HUSBAND AND WIFE

of JEFFERSON County, in the State of INDIANA CONVEY and WARRANT to

## FRANCINE'S LOG CABIN, LLC

of JEFFERSON County, in the State of INDIANA for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in JEFFERSON County, in the State of INDIANA, to-wit:

A part of Section 24, Township 4 North, Range 11 East and a part of Section 19, Township 4 North, Range 12 East, Milton Township, Jefferson County, Indiana described as follows: Commencing at the Northeast Corner of Section 24, T4N, R11E, thence North 88°23'42" East 434.37 feet to a railroad spike found in the approximate centerline of Greenbriar Road; thence along the approximate centerline of said road South 08°23'00" West 195.00 feet to a p.k. nail found, the point of beginning; thence continuing along said approximate centerline of the following eighteen (18) courses: South 08°16'27" West 108.84 feet to a mag nail set; South 21°48'08" West 75.61 feet to a mag nail set; South 30°56'18" West 92.00 feet to mag nail set; South 22°54'11" West 48.52 feet to a mag nail set; South 17°52'35" West 332.33 feet to a mag nail set; South 02°06'36" East 68.50 feet to a mag nail set; South 06°57'04" East 94.73 feet to a mag nail set; South 09°15'42" West 90.00 feet to a mag nail set; South 23°03'13" West 113.00 feet to a mag nail set; South 36°37'11" West 68.82 feet to a mag nail set; South 43°11'21" West 79.53 feet to a mag nail set; South 32°14'09" West 65.92 feet to a mag nail set; South 26'21"35" West 56.56 feet to a mag nail set; South 11°25'21" West 104.19 feet to a mag nail set; South 41°07'16" West 79.15 feet to a mag nail set; South 67°26'37" West 68.44 feet to a mag nail set; South 89°52'51" West 585.96 feet to a mag nail set; South 80°20'01" West 81.87 feet to a mag nail set; thence North 00°18'45" East 396.70 feet to a rebar set; thence North 02°12'48" East 1010.15 feet to a T-bar found; thence South 89°40'00" East 116.67 feet to the point of beginning.

This tract contains 31.0783 acres of which 25.1670 are in Section 24 and 5.9133 are in Section 19, subject to the right-of-way of Greenbrier Road and all easements of record.

**EXCEPTING THEREFROM** the following described real estate to-wit: A part of Section 24, Township 4 North, Range 11 East, Milton Township, Jefferson County, Indiana, described as follows: Commencing at the Northeast corner of Section 24, Township 4 North, Range 11 East; thence North 89 degrees 23 minutes 42 seconds East 434.37 feet to a railroad spike found in the centerline of Greenbrier Road; thence along said centerline South 08 degrees 23 minutes 00 seconds West 195.00 feet to a mag nail found; thence North 89

\$ 20 ~~00~~ 3

Borrower	Thomas Luzak						
Property Address	2945 N Greenbrier Rd						
City	Madison	County	Jefferson	State	IN	Zip Code	47250
Lender/Client	Thomas Luzak						

degrees 40 minutes 00 seconds West 864.67 feet to a 5/8 inch rebar set, the point of beginning; thence South 01 degrees 44 minutes 39 seconds West 1390.79 feet to a mag nail set in the centerline of Greenbrier Road; thence along said centerline South 89 degrees 52 minutes 51 seconds West 218.13 feet to a mag nail set; thence South 80 degrees 20 minutes 01 seconds West 81.87 feet to a mag nail set; thence North 00 degrees 18 minutes 45 seconds East 396.70 feet to a fence post found; thence North 02 degrees 12 minutes 48 seconds East 1010.15 feet to a T-bar found; thence South 89 degrees 40 minutes 00 seconds East 300.00 feet to the point of beginning. This Tract contains 9.723 acres subject to the right-of-way of Greenbrier Road. (This description is from a Survey dated January 24, 2008 by Eugene L. O'Brien, Indiana Registered Land Surveyor No. 10207.)

**FURTHER EXCEPTING THEREFROM** the following described real estate, to-wit: A part of Section 24 and a part of Section 19, Township 4 North, Range 11 East, Milton Township, Jefferson County, Indiana described as follows: Commencing at the Northeast Corner of Section 24, T4N; R11E; thence North 88 degrees 23 minutes 42 seconds East 434.37 feet to a railroad spike found in the centerline of Greenbrier Road; thence along said road South 08 degrees 23 minutes 00 seconds West 195.00 feet to a mag nail found, the point of beginning; thence continuing along said centerline the following five (5) courses: South 08 degrees 16 minutes 27 seconds West 108.84 feet to a mag nail set; South 21 degrees 48 minutes 08 seconds West 75.61 feet to a mag nail set; South 30 degrees 56 minutes 18 seconds West 92.00 feet to a mag nail set; South 22 degrees 54 minutes 11 seconds West 48.52 feet to a mag nail set; South 17 degrees 52 minutes 35 seconds West 102.50 feet to a mag nail set; thence North 89 degrees 40 minutes 00 seconds West 735.45 feet to a 5/8 inch rebar set; thence North 01 degrees 44 minutes 39 seconds East 400.00 feet to a 5/8 inch rebar set; thence South 89 degrees 40 minutes 00 seconds East 864.67 feet to the point of beginning. This tract contains 7.418 acres of which 4.315 are in Section 24 and 3.103 are in Section 19, subject to the right-of-way of Greenbrier Road and all easements of record.

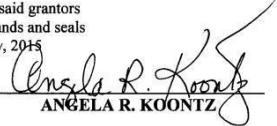
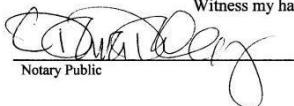
**SUBJECT TO THE FOLLOWING RESTRICTIONS WHICH SHALL RUN WITH THE LAND:**

1. Only site-build structures may be constructed or placed upon said real estate. No mobile homes, manufactured homes or structures.
2. All future owners of any portion of said real estate shall have the right to enforce said restrictions by injunctive action or by any other legal or equitable proceedings.

Subject to all easements and rights-of-way of record.

Being and intended to be the same real estate conveyed to Mark D. Koontz and Angela R. Koontz, husband and wife, by Warranty Deed dated February 11, 2006 and recorded February 14, 2006 as Instrument #2006-00695 in the Office of the Recorder of Jefferson County, Indiana.

Borrower	Thomas Luzak						
Property Address	2945 N Greenbrier Rd						
City	Madison	County	Jefferson	State	IN	Zip Code	47250
Lender/Client	Thomas Luzak						

<p>In Witness Whereof, the said grantors have hereunto set their hands and seals 20th day of January, 2015</p> <div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div style="text-align: center;">  <p>MARK D. KOONTZ</p> </div> <div style="text-align: center;">  <p>ANGELA R. KOONTZ</p> </div> </div>	
<p><b>STATE OF INDIANA, COUNTY OF Jefferson, ss:</b> Before me, the undersigned, a Notary Public in and for said County and State, this 20th day of January, 2015 came Mark D. Koontz and Angela R. Koontz, husband and wife and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.</p>	
 <p>Notary Public</p>	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> <p>C. PAMA DAILEY</p> <p>Notary Public, State of Indiana Jefferson County Commission # 600519 My Commission Expires January 22, 2017 Co.</p> </div>
<p><u>This Instrument Prepared By:</u> Anthony J. Castor, Attorney at Law 320 Walnut Street, Madison, IN 47250 (812) 265-6110</p>	
<p><b>I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.</b></p> <p>Anthony J. Castor</p>	
<p><i>Aim File Number: 20150010</i> dd</p>	
<p><u>Tax Billing Address:</u> 984 Dustwhirl Dr. Union, Kentucky 41091</p>	
<p><u>Grantee(s) Address:</u> 984 Dustwhirl Dr. Union, Kentucky 41091</p>	

Borrower	Thomas Luzak				
Property Address	2945 N Greenbrier Rd				
City	Madison	County	Jefferson	State	IN
Lender/Client	Thomas Luzak	Zip Code	47250		

DULY ENTERED FOR TAXATION  
SUBJECT TO FINAL ACCEPTANCE  
FOR TRANSFER  
*Sherry Ober*  
AUDITOR, JEFFERSON CO.  
5-2-17

201701577 WD \$18.00  
05/03/2017 10:20:31A 2 PGS  
Molly O'Connor  
Jefferson County Recorder IN  
Recorded as Presented



### WARRANTY DEED

Parcel Number: 39-09-24-000-001-000-008 and 39-10-19-000-008.000-008  
Property Address: 2985 N Greenbrier Rd., Madison, IN 47250

THIS INDENTURE WITNESSETH, that

Kenneth A. Knigga and Lori A. Knigga, husband and wife of Jefferson County, in the State of Indiana

#### CONVEY(S) AND WARRANT(S) TO

Francine's Log Cabin LLC of Jefferson County, in the State of Indiana

for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in Jefferson County, in the State of Indiana, to-wit:

Being a part of the northeast quarter of Section 24, Township 4 North, Range 11 East and part of the northwest quarter of Section 19, Township 4 North, Range 12 East, Milton Township, Jefferson County, Indiana, and described as follows: Beginning at a steel t-bar at the northeast corner of Section 24, Township 4 North, Range 12 East, or at the northwest corner of Section 19, Township 4 North, Range 12 East, thence with an existing fence line north 88 degrees 23 minutes 42 seconds east 434.37 feet (passing through a steel t-bar at 414.37 feet) to a nail in the centerline of Greenbrier Road; thence with the center of said road south 08 degrees 23 minutes 00 seconds west 195.00 feet to a nail; thence leaving said road north 89 degrees 40 minutes 00 seconds west 1164.67 feet (passing through a steel t-bar at 20.00 feet) to a steel t-bar; thence with a fence line north 02 degrees 22 minutes 00 seconds east 195.55 feet to a steel t-bar on the north line on Section 24; thence south 88 degrees 22 minutes 00 seconds east 751.11 feet to the point of beginning, containing 5.081 acres of which 3.2240 acres lies in Section 24, Township 4 North, Range 11 East and 1.7841 acres lies in Section 19, Township 4 North, Range 12 East and subject to the legal right-of-way of Greenbrier Road and all other legal right-of-ways and easements. (According to a survey made by Eugene L. O'Brien, R.L.S. #10107.)

Subject to all easements and rights-of-way of record.

Subject to all easements and rights-of-way of record.

Being and intended to be the same real estate conveyed to Kenneth A. Knigga and Lori A. Knigga, husband and wife by Warranty Deed dated June 22, 2015 and recorded July 07, 2015 in Instrument # 2015-02344 in the Office of the Recorder of Jefferson County, Indiana.

IN WITNESS WHEREOF, the said grantor(s) has/have hereunto set his/her/their hand(s) and seal(s) this 20th day of April, 2017.

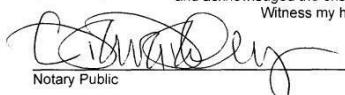
  
Kenneth A. Knigga

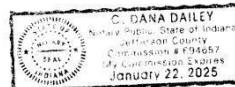
  
Lori A. Knigga

18<sup>th</sup>  
Apr 2017

Borrower	Thomas Luzak			
Property Address	2945 N Greenbrier Rd			
City	Madison	County	Jefferson	State
Lender/Client	Thomas Luzak	IN		Zip Code 47250

**State of Indiana, County of Jefferson, ss:**  
 Before me, the undersigned, a Notary Public in and for said County and State, this  
 1st day of May, 2017 came  
 Kenneth A. Knigga and Lori A. Knigga, husband and wife  
 and acknowledged the execution of the foregoing instrument.  
 Witness my hand and official seal.

  
 Notary Public



This Instrument Prepared by: Anthony J Castor, Attorney at Law  
 320 Walnut Street, Madison, IN 47250  
 (812) 265-6110

**I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.**  
Anthony J Castor

File No.: 2017827

Tax Billing Address: 984 Dustwhirl Dr., Union, IN 41091  
 Grantee(s) Address: 984 Dustwhirl Dr., Union, IN 41091

DULY ENTERED FOR TAXATION  
SUBJECT TO FINAL ACCEPTANCE  
FOR TRANSFER  
*Sherry Olsen*  
AUDITOR, JEFFERSON CO.  
7/7/15

201502344 WD \$18.00  
07/07/2015 09:34:41A 2 PGS  
Leigh Koehler  
Jefferson County Recorder IN  
Recorded as Presented  


### WARRANTY DEED

Parcel Number: 39-10-19-000-008.000-008 and 39-09-24-000-001.000-008

Property Address: 2985 N Greenbrier Road, Madison, IN 47250

THIS INDENTURE WITNESSETH, that

Connie Knigga of Jefferson County, in the State of Indiana

**CONVEY(S) AND WARRANT(S) TO**

Kenneth A. Knigga and Lori A. Knigga, husband and wife of Jefferson County, in the State of Indiana

for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in Jefferson County, in the State of Indiana, to-wit:

Being part of the northeast quarter of Section 24, Township 4 North, Range 11 East and part of the northwest quarter of Section 19, Township 4 North, Range 12 East, Milton Township, Jefferson County, Indiana, and described as follows: Beginning at a steel t-bar at the northeast corner of Section 24, Township 4 North, Range 12 East, or at the northwest corner of Section 19, Township 4 North, Range 12 East; thence with an existing fence line north 88 degrees 23 minutes 42 seconds east 434.37 feet (passing through a steel t-bar at 414.37 feet) to a nail in the centerline of Greenbrier Road; thence with the center of said road south 08 degrees 23 minutes 00 seconds west 195.00 feet to a nail; thence leaving said road north 89 degrees 40 minutes 00 seconds west 1164.67 feet (passing through a steel t-bar at 20.00 feet) to a steel t-bar; thence with a fence line north 02 degrees 22 minutes 00 seconds east 195.55 feet to a steel t-bar on the north line on Section 24; thence south 88 degrees 22 minutes 00 seconds east 751.11 feet to the point of beginning, containing 5.081 acres of which 3.2440 acres lies in Section 24, Township 4 North, Range 11 East and 1.7841 acres lies in Section 19, Township 4 North, Range 12 East and subject to the legal right-of-way of Greenbrier Road and all other legal right-of-ways and easements. (According to a survey made by Eugene L. O'Brien, R.L.S. #10107.

Subject to all easements and rights-of-way of record.

Being and intended to be the same real estate conveyed to Connie Knigga by Warranty Deed dated August 20, 1994 and recorded August 29, 1994 in Deed Book 178, Page 1086 in the Office of the Recorder of Jefferson County, Indiana.

Leon Knigga died June 18, 2014 leaving Connie Knigga as sole owner of the above-described real estate.

No title search was performed by the preparer of this deed.

IN WITNESS WHEREOF, the said grantor(s) has/have hereunto set his/her/their hand(s) and seal(s) this 6-22-15 day of June, 2015.

*Connie Knigga*  
Connie Knigga

\$ 18<sup>00</sup> (8)  
JCLT

State of Indiana, County of ~~Madison~~, ss:  
Before me, the undersigned, a Notary Public in and for said County and State, this  
22 day of June, 2015 came Connie Knigga  
and acknowledged the execution of the foregoing instrument.  
Witness my hand and official seal.

*Teresa D. Jackson*  
Notary Public



This Instrument Prepared by: Anthony J Castor, Attorney at Law  
320 Walnut Street, Madison, IN 47250  
(812) 265-6110

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.  
Anthony J Castor

File No.: 2015215

Tax Billing Address: 4054 North 850 East, Madison, IN 47250

Grantee(s) Address: 4054 North 850 East, Madison, IN 47250



Survey for Deeds 2014/01507

LEGEND

④ T-BAR FOUND	NE CORNER SEC. 24	NAB 23°42' E
⑤ MAG NAIL SET OR FOUND	SEC. 24 SEC. 19, T4N, R1E	R1E 434.37
● 5/8" REBAR SET	SEC. 24 SEC. 19, T4N, R1E	
△ RR SPIKE FOUND	KNIG9A	
	179-1096	

589°40'00"E 964.67'

7.418 ACRES  
4.315 ACRES IN SEC. 24  
3.103 ACRES IN SEC. 19

KOONTZ  
2006-895  
N0144-39° E S006°  
N0144-39° E S006°

N89°40'00"W 735.45'

KOONTZ  
2006-895

50 0 50 100 150

SCALE: 1"=100 FT.

**SURVEYOR'S REPORT**

This plat and description were prepared January, 23, 2008 from a field survey conducted under my direct supervision by employees of Ellis and O'Brien Engineering and Surveying. All measurements were not this survey unless otherwise indicated on the accompanying plat and the notes for this survey are filed in the office of Ellis and O'Brien Engineering and Surveying. In accordance with the Indiana Survey Standards as defined in Indiana Administrative Code 965, IAC 1-12 (Title 1, Article 12, Indiana Survey Standards) and documents are submitted regarding the various uncertainties in the locations of the lines and corners established on this survey. The result of these uncertainties in the locations of the monuments, record documents, lines of occupations and the random errors in measurement (Theoretical Uncertainty).

A. Availability and condition of referenced monuments: The reference monuments found are assumed to represent the corners they were designed to represent.

B. Occupation and possession lines: No apparent uncertainties resulted due to possession lines.

C. Discrepancies in record descriptions: No apparent uncertainties resulted due to record descriptions.

D. Theoretical uncertainty (due to random errors in measurements): This survey meets the requirements of a "Suburban Survey".

Note: Bearings are based on a previous survey conducted by Gary L. McAllister dated March 16, 2004.

241/9-4-11/11/12

**OWNER'S CERTIFICATE**

I (we), the owner(s) of the real estate shown and described herein, do hereby certify that I (we) have laid off and platted and do hereby lay off and plat said real estate in accordance with the within plat and hereby grant to public use the forty (40) foot wide strip shown herein.

*Mark D. Koontz* *Angela R. Koontz*  
Owner: Mark D. Koontz Owner: Angela R. Koontz

STATE OF INDIANA  
COUNTRY OF Jefferson  
Before me, the undersigned, a Notary Public for Jefferson County, State of Indiana, personally appeared the above named and acknowledged the execution of the foregoing instrument as their voluntary act and deed for the uses and purposes therein expressed.

Witness my hand and seal this 3<sup>rd</sup> day of February 2011  
*Janet L. Castor* Residing in \_\_\_\_\_ County My Commission Expires: \_\_\_\_\_  
Notary Public

Printed \_\_\_\_\_

Approved this 4<sup>th</sup> day of FEBRUARY 2011  
*Eugene L. O'Brien* APPROVED BY THE PLAN COMMISSION STAFF  
*Steve Wilson*

**SURVEYOR'S CERTIFICATE**

I, Eugene L. O'Brien, do hereby certify that I am a Registered Land Surveyor, licensed in compliance with the laws of the State of Indiana and that this plat correctly represents a survey completed by me on the 23rd day of January, 2008 and that the location, size, type and material of said monuments are accurately shown.

*Eugene L. O'Brien*  
Eugene L. O'Brien RLS 10207

Received for record this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ and recorded as file number \_\_\_\_\_

Jefferson County Recorder

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document unless required by law.

*Rose Pugato*  
Signature of Declarant Rose Pugato

File No. 2011-00524  
Date 2/4/11  
Time 3:33  
Recorded Jefferson Co., IL  
by L. Koontz  
L. Koontz

DRAWN BY	RF	ELLIS AND O'BRIEN 465 MEADOW LANE MADISON, INDIANA 47250 (812) 273-2644	MARK & ANGELA KOONTZ MILTON TOWNSHIP SECTIONS 24-41&19, T4N, R1E	JOB NO.	080104
DATE	I-23-08			SCALE	1"=100'

241/9-4-11/11/12