

[illegible]

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

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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

File No.: 240916-LUZAK2945

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																																																																																																																																																																																														
ASSIGNMENT	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 type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work) 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																																																																																																																																																																																																				
MARKET AREA DESCRIPTION	Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural		Predominant Occupancy		One-Unit Housing		Present 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 AGE		One-Unit 15 %																																																																																																																																																																																														
	Growth rate: <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow		<input checked="" type="checkbox"/> Tenant 2		\$ (000) (yrs)		2-4 Unit %																																																																																																																																																																																														
	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 %																																																																																																																																																																																														
SITE DESCRIPTION	Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		<input checked="" type="checkbox"/> Vacant (>5%)		1million 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.		<input type="checkbox"/> Vacant (>5%)		500 Pred 30		Woods 85 %																																																																																																																																																																																														
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The Neighborhood boundaries 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, Brooksbury 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 Brooksbury 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) The current use as a Single Family Residence continues to be the highest and best use for this zoning classification. 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.																																																																																																																																																																																																				
DESCRIPTION OF THE IMPROVEMENTS	Utilities Public Other		Off-site Improvements Type		Public Private		Topography																																																																																																																																																																																														
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Paved		<input checked="" type="checkbox"/> <input type="checkbox"/>		Rolling/Level/Steep Hillside																																																																																																																																																																																														
	Gas <input type="checkbox"/> <input checked="" type="checkbox"/> None		Curb/Gutter Ditches & Culverts		<input checked="" type="checkbox"/> <input type="checkbox"/>		Size 26.3834 ac																																																																																																																																																																																														
	Water <input checked="" type="checkbox"/> <input type="checkbox"/> Canaan		Sidewalk None		<input type="checkbox"/> <input type="checkbox"/>		Shape Irregular - 6 Parcels																																																																																																																																																																																														
DESCRIPTION OF THE IMPROVEMENTS	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Septic System		Street Lights None		<input type="checkbox"/> <input type="checkbox"/>		Drainage Appears Adequate																																																																																																																																																																																														
	Storm Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Ditches-Culverts		Alley None		<input type="checkbox"/> <input type="checkbox"/>		View Avg(+)/Pond/Valley																																																																																																																																																																																														
	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.																																																																																																																																																																																																				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="2">General Description</td> <td colspan="2">Exterior Description</td> <td colspan="2">Foundation</td> <td colspan="2">Basement <input checked="" type="checkbox"/> None</td> <td colspan="2">Heating Yes</td> </tr> <tr> <td colspan="2"># of Units 1 <input type="checkbox"/> Acc. Unit</td> <td colspan="2">Foundation CnrcrtBkStnFrn</td> <td colspan="2">Slab None</td> <td colspan="2">Area Sq. Ft.</td> <td colspan="2">Type H-Pump</td> </tr> <tr> <td colspan="2"># of Stories 1.5</td> <td colspan="2">Exterior Walls Log & Timber</td> <td colspan="2">Crawl Space Yes</td> <td colspan="2">% Finished</td> <td colspan="2">Fuel Electric</td> </tr> <tr> <td colspan="2">Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/></td> <td colspan="2">Roof Surface Metal</td> <td colspan="2">Basement None</td> <td colspan="2">Ceiling</td> <td colspan="2">Cooling Yes</td> </tr> <tr> <td colspan="2">Design (Style) Cabin</td> <td colspan="2">Gutters & Dwnspts. Galvanized</td> <td colspan="2">Sump Pump <input type="checkbox"/> None</td> <td colspan="2">Walls</td> <td colspan="2">Central Yes</td> </tr> <tr> <td colspan="2"><input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.</td> <td colspan="2">Window Type Double Hung</td> <td colspan="2">Dampness <input type="checkbox"/> NoneNoted</td> <td colspan="2">Floor</td> <td colspan="2">Other None</td> </tr> <tr> <td colspan="2">Actual Age (Yrs.) 16</td> <td colspan="2">Storm/Screens Yes/Yes</td> <td colspan="2">Settlement None Noted</td> <td colspan="2">Outside Entry</td> <td colspan="2"></td> </tr> <tr> <td colspan="2">Effective Age (Yrs.) 5-10 Eff</td> <td colspan="2"></td> <td colspan="2">Infestation Not Warranted</td> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td colspan="2">Interior Description</td> <td colspan="2">Appliances</td> <td colspan="2">Attic <input checked="" type="checkbox"/> None</td> <td colspan="2">Amenities</td> <td colspan="2">Car Storage <input type="checkbox"/> None</td> </tr> <tr> <td colspan="2">Floors Poplar Wood/Good</td> <td colspan="2">Refrigerator <input checked="" type="checkbox"/></td> <td colspan="2">Stairs <input type="checkbox"/></td> <td colspan="2">Fireplace(s) # 1</td> <td colspan="2">Woodstove(s) # 1</td> </tr> <tr> <td colspan="2">Walls Plaster/Exposed Log</td> <td colspan="2">Range/Oven <input checked="" type="checkbox"/></td> <td colspan="2">Drop Stair <input type="checkbox"/></td> <td colspan="2">Patio None</td> <td colspan="2">Garage # of cars (Tot.)</td> </tr> <tr> <td colspan="2">Trim/Finish Poplar Wood/Good</td> <td colspan="2">Disposal <input type="checkbox"/></td> <td colspan="2">Scuttle <input type="checkbox"/></td> <td colspan="2">Deck None</td> <td colspan="2">Attach. 0</td> </tr> <tr> <td colspan="2">Bath Floor Poplar Wood/Good</td> <td colspan="2">Dishwasher <input type="checkbox"/></td> <td colspan="2">Doorway <input type="checkbox"/></td> <td colspan="2">Porch Covered x 2</td> <td colspan="2">Detach. 0</td> </tr> <tr> <td colspan="2">Bath Wainscot None</td> <td colspan="2">Fan/Hood <input type="checkbox"/></td> <td colspan="2">Floor <input type="checkbox"/></td> <td colspan="2">Fence Privacy in Front</td> <td colspan="2">Blt.-In 0</td> </tr> <tr> <td colspan="2">Doors Planked Wood</td> <td colspan="2">Microwave <input type="checkbox"/></td> <td colspan="2">Heated <input type="checkbox"/></td> <td colspan="2">Pool None</td> <td colspan="2">Carport 0</td> </tr> <tr> <td colspan="2"></td> <td colspan="2">Washer/Dryer <input type="checkbox"/></td> <td colspan="2">Finished <input type="checkbox"/></td> <td colspan="2">Other Log Det. 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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>	
INCOME APPROACH	ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: <u>Local Log Homes Dealers</u>	
	Quality rating from cost service: <u>Avg(+)</u> Effective date of cost data: <u>09/16/2024</u>	
	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>	
PUD	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>	
	Describe common elements and recreational facilities: <u>N/A</u>	
RECONCILIATION	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>	
	Final Reconciliation <u>The cost approach tends to set the upper limit with good support from the market approach. The income approach 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>	
	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>	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	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.	
ATTACHMENTS	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 Addenda <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	
SIGNATURES	Client Contact: <u>Bonita Elias</u> Client Name: <u>Thomas Luzak</u>	
	E-Mail: _____ Address: <u>984 Dustwhirl Dr, Union, KY 41091</u>	
	APPRaiser	
		
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Supervisory or Co-Appraiser Name: _____	
	Company: _____	
	Phone: _____ Fax: _____	
	E-Mail: _____	
	Date of Report (Signature): <u>09/16/2024</u>	
License or Certification #: <u>CR69201249</u> State: <u>IN</u>		
Designation: <u>Indiana Certified Residential Appraiser</u>		
Expiration Date of License or Certification: <u>06/30/2026</u>		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input checked="" type="checkbox"/> None		
Date of Inspection: <u>09/16/2024</u>		

Supplemental Addendum

File No. 240916-LUZAK2945

Borrower	Thomas Luzak				
Property Address	2945 N Greenbrier Rd				
City	Madison	County	Jefferson	State	IN Zip Code 47250
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 = 5.0281 acres (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	State	IN	Zip Code 47250
Lender/Client	Thomas Luzak					



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	State	IN	Zip Code 47250
Lender/Client	Thomas Luzak					



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	State	IN	Zip Code 47250
Lender/Client	Thomas Luzak					



Covered Side Porch overlook Pond



Deck @ Pond



Valley View

Photograph Addendum

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



Brownstone Driveway



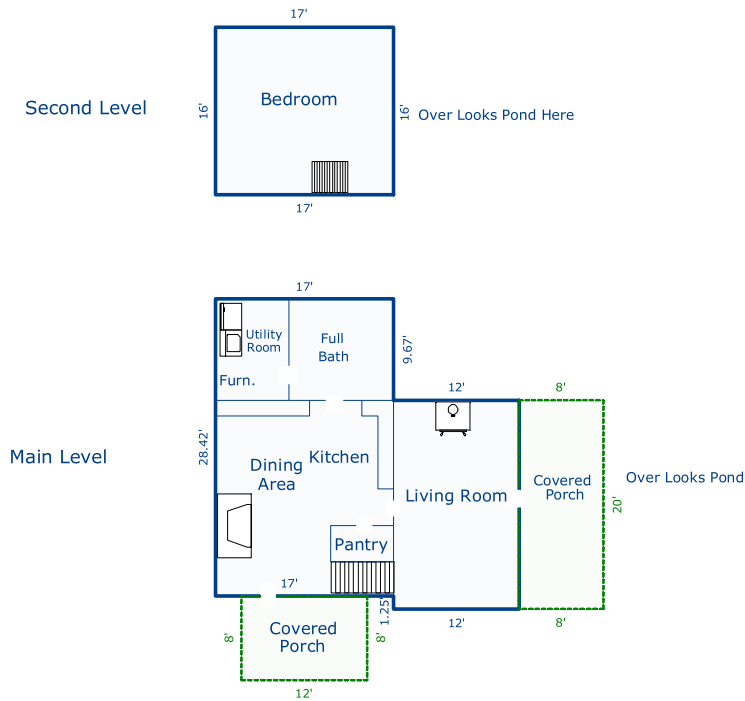
Covered Front Porch



View of Pond

Building Sketch

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



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	723.08	723.08
GLA2	Second Floor	272.00	272.00
P/P	Porch	160.00	
	Porch	96.00	256.00
Net LIVABLE Area		(rounded)	995

LIVING AREA BREAKDOWN			
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			
17.0	x	16.0	272.00
4 Items			(rounded) 995

Comparable Photo Page

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



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

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Signature: _____

Name: Katherine E. Love

Name: _____

Title: Indiana Certified Residential Appraiser

State Certification #: _____

State Certification #: CR69201249

or State License #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

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

Date Signed: _____

Date Signed: 09/16/2024

☐ 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

Christy S. 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.

18-3
Jeff B. Hand

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

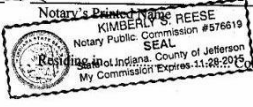
In Witness Whereof, the said grantors
have hereunto set their hands and seals
30th day of April, 2014

Mark D. Koontz Angela R. Koontz
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
30th 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 S. Reese
Notary Public

My Commission Expires:



This Instrument Prepared By: Anthony J. Castor, Attorney at Law
320 Walnut Street, Madison, IN 47250
(812) 263-6110

**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

Shirley C. Coen
AUDITOR, JEFFERSON CO.
1/21/15

201500191 WD \$20.00
01/21/2015 02:52:35P 3 PGS
Leigh Koehler
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 + 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

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 Greenbrier 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 1164.67 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 *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-built 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.

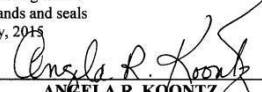
Subject to all easements and rights-of-way of record.

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				

In Witness Whereof, the said grantors
have hereunto set their hands and seals
20th day of January, 2015


MARK D. KOONTZ


ANGELA R. KOONTZ

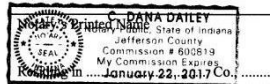
STATE OF INDIANA, COUNTY OF Jefferson, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this
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.


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: 20150010

dd

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 O'Brien
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
Kenneth A. Knigga

Lori A. Knigga
Lori A. Knigga

18⁰⁰ 2
RECT

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

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

Shirley 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 second 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

\$18.00 (2)
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.


Notary Public



TERESA D. JACKSON
Notary Public
State of Indiana
My Commission Expires
February 22, 2022

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

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

24219-4-11x12.