

Property Information Package Online Foreclosure Auction

For additional information please contact the auction firm at 614-885-0020 or <u>rfk@gryphonusa.com</u>

> Auction conducted by: Richard F. Kruse, Auctioneer & Private Selling Officer Gryphon Auction Group Borror Commercial Real Estate



PO Box 78, Lewis Center, Ohio 43035 614-885-0020 www.gryphonusa.com

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ATTENTION PROSPECTIVE BIDDERS

ALL INFORMATION CONTAINED IN THIS AND OTHER ADVERTISEMENTS WAS OBTAINED FROM SOURCES BELIEVED TO BE ACCURATE. HOWEVER. NO WARRANTY OR GUARANTEE, EITHER EXPRESSED OR IMPLIED, IS INTENDED OR MADE. NEITHER AUCTION COMPANY NOR SELLERS SHALL BE LIABLE FOR ANY ERRORS OR THE CORRECTINESS OF INFORMATION. PROPERTY SOLD "AS IS. WHERE IS. WITH ALL FAULTS". PROSPECTIVE BIDDERS SHOULD VERIFY ALL INFORMATION. THE PROPERTY IS OFFERED FOR SALE TO OUALIFIED PURCHASERS WITHOUT REGARD TO PROSPECTIVE PURCHASER'S RACE, COLOR, RELIGION, SEX, MARITAL STATUS, OR NATIONAL ORIGIN. ALL ANNOUNCEMENTS MADE AT THE AUCTION TAKE PRECEDENCE OVER ANY OTHER INFORMATION OR PRINTED MATTER. THE PROPERTY AND IMPROVEMENTS WILL BE SOLD "AS IS" WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND INCLUDING ANY REPRESENTATIONS REGARDING ENVIRONMENTAL CONDITIONS AFFECTING THE PROPERTY. THE WARRANTIES EXCLUDE, BUT ARE NOT NECESSARILY LIMITED TO. FREEDOM FROM STRUCTURAL DEFECTS, CONSTRUCTION IN A WORKMANLIKE MANNER, AND FITNESS FOR HABITATION.

PLEASE MAKE SURE TO READ ALL OF THE TERMS AND CONDITIONS OF SALE. NOTE THAT ACCESS TO THE INTERIOR OF THE PROPERTY MAY NOT BE AVAILABLE <u>PRIOR TO CLOSING.</u>

THE REAL PROPERTY SHALL BE SOLD SUBJECT TO COURT CONFIRMATION.

Be Advised

This property is going through foreclosure and access to the interior may not be authorized.

The purchase of this property is not subject to any contingencies, including financing. You may not have the ability to enter the property prior to closing for any reason, including to complete an appraisal.

SUMMARY OF TERMS AND CONDITIONS OF PRIVATE SELLING OFFICERS AUCTION OF REAL PROPERTY – RESIDENTIAL

Registration: To register as a buyer for the real estate auction, the buyer must complete online registration with Auction Firm, agree to have your registration related credit card charged an amount of \$950.00 upon being deemed the High Bidder and execute a Purchaser Information Form for delivery to Gryphon Auction Group & Borror CRE (Gryphon) not later than the next business day following the conclusion of the auction.

Be it understood that GRYPHON and Richard F. Kruse, Auctioneer, Private Selling Officer advises all potential buyers to seek legal counsel if for any reason they do not understand any part of the auction's TERMS and CONDITIONS or overall process. GRYPHON can not dispense legal advice.

Inspection: The property IS NOT available for interior viewing through the GRYPHON. Exterior inspections ONLY. BEWARE that a lender/appraiser may not be granted access prior to closing.

Financing: This purchase is NOT contingent upon your ability to obtain financing.

Agency: GRYPHON and Richard F. Kruse are acting as court officers pursuant to Court Order. State Agency documents will not be utilized.

Bidding: Bidding shall occur online at <u>www.gryphonusa.com</u>. Auction ending dates and times can be found on the website.

Contracts / Purchaser Information Form: This Private Selling Officer Auction is a foreclosure auction and requires the use of a State Approved Purchaser Information Form. There is no contract. The successful bidder for the purchase of the real property shall be required sign and return all documents to GRYPHON on the next business day following the conclusion of the auction by email to rfk@gryphonusa.com.

A copy of the PURCHASER INFORMATION FORM is attached to this package and available and available by contacting GRYPHON at rfk@gryphonusa.com or visiting our website at <u>www.gryphonusa.com</u>.

Deposits: The Deposit is set by RC 2329.11 and is shown on the schedule below. At the conclusion of this auction an initial amount of Nine Hundred Ninety Five Dollars (\$995) will be collected from the high bidders credit card with the balance to be delivered to Allodial Title via wire transfer not later than 5pm Eastern Time on the day following the closing of the auction. By registering for this auction, the highest bidder agrees NOT to initiate a credit card chargeback for any reason.

Value	Deposit
\$0 to \$10,000	\$2,000
\$10,001 to \$200,000	\$5,000
Over \$200,001	\$10,000

Wire Instructions: Wire details will e provided to the high bidder at the time of determination of same.

Buyer's Premium: A Buyers Premium of 5% shall be added to the high bid at the close of bidding. The high bid plus buyers premium shall constitute the Total Contract Price paid by the Buyer to the Seller.

Minimum Bid: This is a Foreclosure Auction and as such the high bid must be a minimum bid of 2/3 the appraised value of the subject property.

Closing: Within Thirty (30) calendar days following the date of Court Confirmation of the Auction, Buyer shall be required to present the balance of purchase price in certified funds to GRYPHON. At Closing, Buyer shall receive a Private Selling Officers deed to the Property in recordable form. Closing agent shall be selected by Plaintiff and all closing costs, including title insurance, shall be paid by the Buyer. All taxes shall be prorated to the date of auction.

Possession: Buyer shall be entitled to possession at closing.

Real Estate Brokers: Real estate brokers shall be paid a fee equal to 2.5% of the high bid amount provided that brokers register their buyers with Gryphon prior to (a) any interaction between prospective bidder and Gryphon and (b) the registration by prospective buyer for participation in the online auction. Broker Registration forms are available by contacting Gryphon at rfk@gryphonusa.com or on the web at www.gryphonusa.com.

Condition of Sale: BUYER ACCEPTS THE PREMISES "AS-IS WHERE IS", WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SELLER INCLUDING ANY REPRESENTATIONS REGARDING ENVIRONMENTAL CONDITIONS AFFECTING THE PREMISES. THE WARRANTIES EXCLUDE, BUT ARE NOT NECESSARILY LIMITED TO FREEDOM FROM STRUCTURAL DEFECTS, CONSTRUCTION IN A WORKMANLIKE MANNER AND FITNESS FOR HABITATION.

High Bidder Notification: At the conclusion of the auction winning bidders will receive an email advising of the item won as well as provided with an invoice for payment. Bidders will receive an email only and are responsible for checking your email account.

Jurisdictions: The respective rights and obligations of the parties with respect to the herein terms and conditions and the conduct of the Public Auction shall be governed and interpreted by the laws of the State of Ohio. By bidding at the Private Selling Officers Auction, whether present in person or by agent, by written bid, online or other means, the buyer shall be deemed to have consented to the jurisdiction of the Court. Any controversy or claim arising from or relating to the any purchase contract or incidental document associated therewith, or breach thereof, shall be determined and settled by the County Court of Common Pleas in the Court Case related to this proceeding.

By registering to bid, you agree that you have read and understand the previous terms and conditions and additional terms and conditions that will be identified at your registration.

BROKER ACKNOWLEDGEMENT FORM

(Required ONLY if a potential purchaser is to be represented in this transaction by a broker or agent. Form <u>MUST</u> be filed with auctioneer prior to buyer having contact with auctioneer, viewing property or registering to bid.)

Remit To: Borror CRE & Gryphon Auction Group via email at <u>rfk@gryphonusa.com</u>

AUCTION DATE:

PROPERTY ADDRESS:

ALL LINES MUST BE COMPLETED TO COMPLETE REGISTRATION

PROSPECTIVE BUYER NAME:_____

PROSPECTIVE BUYER EMAIL ADDRESS:_____

PROSPECTIVE BUYER PHONE #:_____

This shall serve as written notice to register the above-referenced Prospective Buyer with Gryphon Auction Group with respect to the above-referenced property to be sold at Public Auction on the above-referenced date. It is understood and agreed that the Broker commission will be governed in accordance with the Terms and Conditions of Sale as set forth in the information package. A 2.5% commission of the high bid price will be paid to the registered broker named herein if all of the following conditions are met:

a) this Broker Acknowledgment Form is properly completed and submitted prior to any communication by Auctioneer with Prospective Buyer and before Prospective Buyer registers to bid

b) the Broker attends all inspection periods (if any) with the Prospective Buyer

c) the Broker attends the Auction with the Prospective Buyer (if live)

d) the Prospective Buyer named herein is the highest bidder at the Auction Sale

e) the Prospective Buyer named herein as the highest bidder at the Auction Sale executes a Memorandum of Salef) the Prospective buyer closes on the sale of the subject property in accordance with the terms of the aforesaid Memorandum of Sale.

Agents/Brokers acting as principals or employees, affiliates or immediate family members are not eligible for this commission. In order to be effective, all Broker Acknowledgment Forms must be received by Gryphon Auction Group before client begins bidding..

Individual Agent/Broker may only represent one Prospective Buyer for any one property.

ACCEPTED: Prospective Buyer (s) Signature (s) Date Prospective Buyer Printed Name

Agent Signature

Date

Agent Name Printed

Brokerage Name

RECEIVED AND ACCPETED BY GRYPHON AUCTION GROUP:

Private Selling Officer Purchaser Information Form

the Court of:	
se #:	Sale Date:
dress:	
unty, Zip:	
gh Bid:	Buyer's Premium:
	Premium)
tial Deposit Amount Accepted on	Credit Card: \$950.00
mainder Deposit Amount:	<u>Remainder to be wired to Allodial Title within 24</u>
urs. See following page for Wire	Instructions.
1	
he property now a rental property?	
ll Purchaser occupy the property?	Yes No
RCHASER INFORMATION	
(A) Individual Purchaser	
	Email
1	
(B) Entity/Business Purchaser	
Entity Legal Name:	
State of Origin:	Date of Formation:
Mailing Address (No PO Box):	
Contact Person:	
Phone:	Email:
(C) If purchasing Residential Re	ental Property purchased by: Trust Business Trust Estate Partnership
Limited Partnership LLC As	sociation Corporation ANY other entity (Circle One)
Name:	
Phone:	Email:
<u>Purchaser MUST be readily a</u>	ccessible through the Contact Person, and located in the State of Ohio
(D) Property Deeded To: (Requ	uired for ALL Properties)
Name:	
Addross:	
Auuress	

All of the information provided in this document is true and correct under penalties of perjury>

Owner Name	LOUCKS JENNIFER D LOUCKS JENNIFER D	Prop. Class Land Use	R - Residential 510 - ONE-FAMILY DWLG ON PLA
Site Address	7220 SWEET MEADOW DR	Tax District Sch. District App Nbrhd	490 - COLUMBUS-CANAL WINCHE 2502 - CANAL WINCHESTER LSD 07503
LegalDescriptions	SWEET MEADOW DRIVE MEADOWS AT WINCHESTER SECTION 7 LOT 495	CAUV Owner Occ Cred.	N Y
Mailing Address	7220 SWEET MEADOW DR CANAL WINCHESTER OH 43110	Annual Taxes Taxes Paid	2,545.50 1,272.75
Tax Bill Mailing	PNC MORTGAGE	Board of Revision	No
	3232 NEWMARK DR MIAMISBURG OH 45342-5421		

	Current Market Value			Taxable Value		
	Land	Improv	Total	Land	Improv	Total
BASE	\$22,800	\$85,700	\$108,500	\$7,980	\$30,000	\$37,980
TIF	\$0	\$0	\$0	\$0	\$0	
Exempt	\$0	\$0	\$0	\$0	\$0	
Total	\$22,800	\$85,700	\$108,500	\$7,980	\$30,000	
CAUV	\$0					

Sales

Date	Grantor	Convey No.	Convey Typ	# Parcels	Sales Price
10/24/2001	LOUCKS JENNIFER D	24194	GW	1	150,600
07/02/2001	DOMINION HOMES INC	907221-M	QE	31	0
01/26/2001	LEHMAN ROAD ASSOCIATES	PB64 PG45-	PL	94	0

Franklin County Auditor – Clarence E. Mingo

Land				
Lot Type	Act Front	Eff Front	Eff Depth	Acres
F1-FRONT FOOT	50.00	50.00	125.00	.14

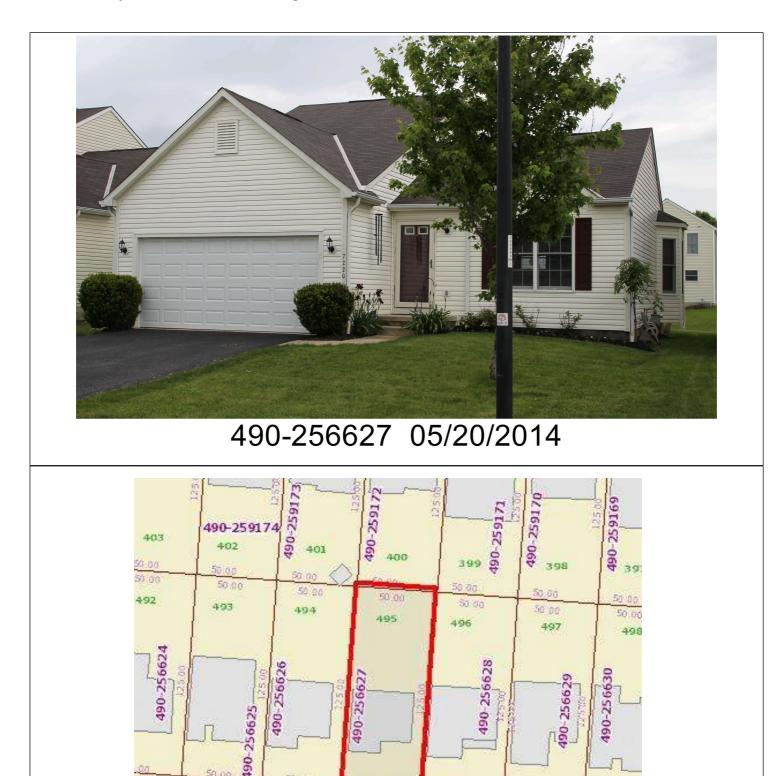
Site Characteristics

Property Status Neighborhood Elevation Terrain Street/Road Traffic Irregular Shape	Developed 07503 Street Level Flat Paved Normal No	Exccess Frontage Alley Sidewalk Corner Lot Wooded Lot Water Front View	e No No Yes No No No No	
Building Data Use Code Style Exterior Wall Typ Year Built Year Remodeled Effective Year Stories Condition Attic Heat/AC Fixtures Wood Fire Garage Spaces	510 - ONE-FAM I CONVENTIONAL 1-WD/ALUM/VIN' 2001 2001 2.0 AVERAGE NO ATTIC HEAT / CENTRA 10 0 / 0 2	Rooms Dining Rms Bedrms Family Rms Full Baths Half Baths Basement Unfin Area Sq Ft Rec Room Sq Ft	5 0 3 2 1 3/4 BASEMENT 1/4 CRAWL	Level 1 912 Level 2 360 Level 3+ 4ttic Attic 0 Fin. Area Above Grd 1272 Fin. Area Below Grd 0 Fin. Area 1272
Improvements ^{Type}		Year Blt Eff Year Bl	t Condition Size	Area

Permits

Date

Description Est. Cost



SWEETME

50.00

50.00

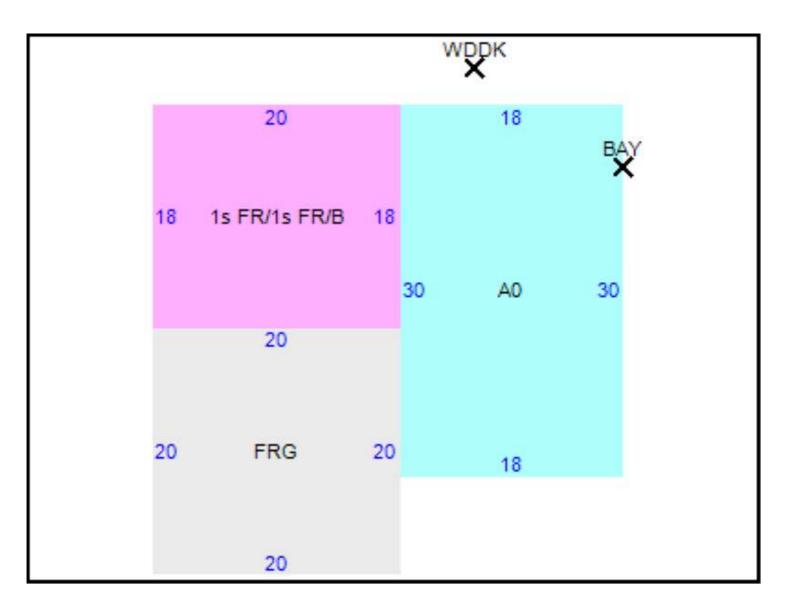
490-256665

Sources : Esri, HERE, DeLorme, USGS Intermac, INCREMENT P. NRGen, Esri Japan, MÈTI, Esri China (Hong Kong), Esri

NG

User Community

490-256666490 255546410ep200106075, and the GIS



Sketch Legend

0 A0 540 Sq. Ft. 1 1s FR/1s FR/B - 32/10/10:UNF BASEMENT/ONE STORY FRAME/ONE STORY FRAME 360 Sq. Ft. 2 FRG - 15:FRAME GARAGE 400 Sq. Ft. 4 BAY - 18:FRAME BAY 12 Sq. Ft. 5 WDDK - 38:WOOD DECK 9 Sq. Ft. 3 MS - 43:MASONRY STOOP 20 Sq. Ft.

Tax Status		Current Year Tax Rates	j.
Property Class	R - Residential	Full Rate	104.92
Land Use	510 - ONE-FAMILY DWLG ON PLATTI	Reduction Factor	0.269953
Tax District	490 - COLUMBUS-CANAL WINCHEST	Effective Rate	76.596596
Net Annual Tax	2,545.50	Non Business Rate	0.1
Taxes Paid	1,272.75	Owner Occ. Rate	0.025
CDQ Year			

	Current Market Value			Taxable Value		
	Land	Improv	Total	Land	Improv	Total
BASE TIF Exempt Total CAUV	\$22,800 \$0 \$0 \$22,800 \$0	\$85,700 \$0 \$0 \$85,700	\$108,500 \$0 \$0 \$108,500	\$7,980 \$0 \$0 \$7,980	\$30,000 \$0 \$0 \$30,000	\$37,980 \$0 \$0 \$37,980

Tax Year Detail

	Annual	Adjustment	Payment	Total
Original Tax	3,984.86	0.00	•	
Reduction	-1,075.72	0.00		
Adjusted Tax	2,909.14	0.00		
Non-Business Credit	-290.92	0.00		
Owner Occupancy Credit	-72.72	0.00		
Homestead Credit	0.00	0.00		
Net Annual	2,545.50	0.00	1,272.75	1,272.75
Prior	0.00	0.00	0.00	0.00
Penalty	0.00	0.00	0.00	0.00
Interest	0.00	0.00	0.00	0.00
SA	0.00	0.00	0.00	0.00
Total	2,545.50	0.00	1,272.75	1,272.75
1st Half	1,272.75	0.00	1,272.75	0.00
2nd Half	1,272.75	0.00	0.00	1,272.75
Future				
Special Assessment (SA) Detail				
opecial Assessment (SA) Detail	Annual	Adjustment	Payment	Total

Payment History	Tax Year	Bill Type	Amount
01/13/2017	2016	Tax	\$ 1,272.75
06/13/2016	2015	Тах	\$ 1,277.07
01/13/2016	2015	Тах	\$ 1,277.07
06/12/2015	2014	Тах	\$ 1,276.72
01/22/2015	2014	Тах	\$ 1,276.72

Tax Distribution

County	
General Fund	\$48.85
Children's Services	\$161.00
Alcohol, Drug, & Mental Health	\$72.91
MRDD	\$231.99
Metro Parks	\$24.85
Columbus Zoo	\$23.12
Senior Options	\$43.08
School District	\$1,692.15
School District (TIF)	\$.00
Township	\$.00
Township (TIF)	\$.00
Park District	\$.00
Vocational School	\$66.46
City / Village	\$88.06
City / Village (TIF)	\$.00
Library	\$93.03

BOR Case Status

Rental Contact

Owner / Contact Name Business Name Title Contact Address1 Contact Address2 City Zip Code Phone Number

Last Updated

CAUV Status

CAUV Status	No
CAUV Application Received	No

Franklin County Ohio Clerk of Courts of the Common Pleas- 2017 May 09 1:19 PM-17CV000103

IN THE COURT OF COMMON PLEAS FRANKLIN COUNTY, OHIO

PNC BANK NATIONAL ASSOCIATION Plaintiff

vs.

JENNIFER TOM, ET AL Defendant Case No. 17CV103

Judge ODONNELL

LAND APPRAISEMENT

We the undersigned disinterested freeholders and residents of the County of Franklin, State of Ohio, having been duly summoned and sworn by DALLAS L. BALDWIN, Sheriff of said County, to impartially appraise, upon actual view (when available), the land and tenements as described in the legal description contained in the Order of Sale filed herein on May 4th, 2017 and commonly known as

7220 SWEET MEADOW DRIVE CANAL WINCHESTER, OH 43110-0000 Parcel#: 490-256627

to be sold pursuant to an Order of Sale issued from The Court Of Common Pleas Of Said County, in the above entitled action, after actual view (when available) of said premises, estimate and affix the real value of the property in money to be \$144,000.00.

Given under oath 05/08/2017.

BRUCE HAMLER

KATHERINE M. CHIPPS

R. MICHAEL TAYLOR

Charles Charles	
Sec. 1 (2) 28	

THE STATE OF OHIO, FRANKLIN COUNTY, ss.

I hereby certify that the above named appraisers are freeholders and residents of Franklin County, Ohio and were duly summoned and sworn by me to impartially appraise, upon actual view, the premises as described on the attachment to this document on 05/08/2017.

DALLAS L. BALDWIN, FRANKLIN COUNTY SHERIFF

they K. Off

By

Deputy

IN THE COURT OF COMMON PLEAS FRANKLIN COUNTY, OHIO

PNC Bank, National Association

Plaintiff,

Case No. 17CV000103

Judge Colleen O'Donnell

vs.

Jennifer Tom, AKA Jennifer D. Loucks, et al.

Defendants.

ORDER TO APPOINT PRIVATE SELLING OFFICER

This matter is before the Court on the Motion of Plaintiff, PNC Bank, National

Association ("Plaintiff") to Appoint a Private Selling Officer pursuant to ORC § 2329.152. The Court finds the Motion to be well-taken and **GRANTS** Plaintiff's request.

Therefore, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**:

- Richard F. Kruse is a resident of Ohio, a licensed auctioneer pursuant to ORC § 4707.01, *et. seq.*, and a licensed real estate broker or real estate salesperson pursuant to ORC § 4735.01, *et. seq.*
- Plaintiff is authorized to use Richard F. Kruse as the Private Selling Officer ("PSO") for the purpose of conducting the sale of the real property commonly known as 7220 Sweet Meadow Drive, Canal Winchester, OH 43110 ("Property").
- 3. The PSO shall advertise the Property in a newspaper of general circulation for a minimum of three (3) consecutive weeks pursuant to O.R.C. §§ 2329.26-2329.27 and place the Property with the area Multiple Listing Service (MLS) if the PSO is a member of the area MLS. The PSO may perform additional advertisement related to the sale of

the Property, including, but not limited to, online advertisement, social media advertisement, and direct marketing to potential purchasers.

- 4. The PSO may sell the Property in accordance with the applicable sections of O.R.C. §§ 2329.01 to 2329.61.
- 5. The PSO shall engage the services of a duly licensed title agent or title company to provide title, escrow, and closing services related to the sale of the Property, which may also provide additional administrative services to the PSO.
- The PSO shall not be required to provide or obtain an Agency Disclosure Statement and Residential Property Disclosure Form related to the sale of the Property.
- 7. The PSO shall execute a deed of conveyance to the purchaser (or purchaser's designee) of the Property and cause the deed to be recorded on behalf of the purchaser.
- 8. The Court finds the fee to be paid the PSO in the amount of \$750.00, plus actual costs incurred related to the advertisement of the Property, is reasonable for the services being provided by the PSO.
- 9. The PSO shall file with the court an itemized report that includes (1) the costs incurred for appraisal, publication, marketing, and any other expenses; (2) the fees charged by the title agent or title company for title, escrow, closing services, and administrative services, if applicable; and (3) the fees charged by the PSO related to the sale of the Property. The costs and fees contained in the report are to be taxed as costs to the case as set forth in O.R.C. § 2329.152.

IT IS SO ORDERED.

Judge Colleen O'Donnell Common Pleas Judge

cc: Jennifer Tom, AKA Jennifer D. Loucks

John Doe, Name Unknown, the Unknown Spouse of Jennifer Tom, AKA Jennifer D. Loucks (if any)

PNC Bank, N.A. as successor by merger to National City Bank

PNC Bank, N.A. f/k/a National City Bank f/k/a National City Mortgage Co.

Franklin County Treasurer

Meadows at Winchester Homeowners Assocation, Inc.

Franklin County Ohio Clerk of Courts of the Common Pleas- 2017 May 01 3:09 PM-17CV000103 0D567 - M62

Franklin County Court of Common Pleas

Date: 05-01-2017

Case Title:PNC BANK NATIONAL ASSOCIATION -VS- JENNIFER TOM ET
ALCase Number:17CV000103

Type: ORDER

It Is So Ordered.

mull Colle

/s/ Judge Colleen O'Donnell

Electronically signed on 2017-May-01 page 4 of 4

Court Disposition

Case Number: 17CV000103

Case Style: PNC BANK NATIONAL ASSOCIATION -VS- JENNIFER TOM ET AL

Motion Tie Off Information:

1. Motion CMS Document Id: 17CV0001032017-03-1099970000 Document Title: 03-10-2017-MOTION - PLAINTIFF: PNC BANK NATIONAL ASSOCIATION - MOTION TO APPOINT PRIVATE SELLING OFFICE

Disposition: MOTION GRANTED

IN THE COURT OF COMMON PLEAS FRANKLIN COUNTY, OHIO

PNC Bank, National Association

Plaintiff,

vs.

Jennifer Tom, AKA Jennifer D. Loucks, et al.

Defendants.

Case No. _____17CV000103

Judge _ COLLEEN ODONNELL

PRELIMINARY JUDICIAL REPORT

Attached hereto is a Preliminary Judicial Report regarding the above referenced case.

Respectfully submitted,

/s/ Kyle E. Timken

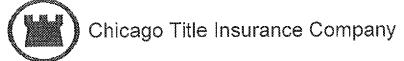
Kyle E. Timken (0071381) Melissa N. Hamble fka Melissa N. Meinhart (0083909) Angela D. Kirk (0075177) Jacqueline M. Wirtz (0090268) Michael E. Carleton (0083352) David F. Hanson (0059580) Matthew P. Curry (0078306) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 614-222-4921 Fax: 614-220-5613 Email: ket@manleydeas.com Attorney for Plaintiff

Franklin County Ohio Clerk of Courts of the Common Pleas- 2017 Jan 06 9:31 AM-17CV000103 J97 0D396 -

REPORT NUMBER: 7215435-45679754

PRELIMINARY JUDICIAL REPORT

Issued by



ORDER NO: 531088 MANLEY DEAS Guaranteed Party Name: Guaranteed Party Address: 2323 W 5TH AVE STE 100 COLUMBUS, OH, 43204-4899 City, State, Zip Code:

Pursuant to you request for a Preliminary JudiciaReport (hereinafter "the Report") for use in judiciabroceedings, Chicago Title Insurance Company hereby guarantees in an amount not to exceed \$82,568.48 that it has examined the public records in FRANKLIN County, Ohio as to the land described in Schedule A, that the record title to the land is at the date hereof vested in JENNIFER D. LOUCKS, UNMARRIED by instrument recorded in INSTRUMENT NO. 200110240244951 and free fromall encumbrances, liensor defects of record;xcept as shownin Schedule B.

This is a guarantee of the record title only and is made for the use and benefit of the Guaranteed Party and the purchaser at judicial sale thereunder and is subject to the Exclusions from Coverage, the Exceptions contained in Schedule B and the Conditionand Stipulationscontained herein.

This Report shall not be valid or binding until it has been signed by either an authorized agent or representative of the Company and SchedulesA and B havbeen attachedhereto

Effective Date 12/12/2016

Issued By:

NationalLink 300 Corporate Center Drive, Suite 300 Moon Township, PA, 15108 888-422-7911

866-745-8942

Signed By:

Kathleen Krol

CHICAGO TITLE INSURANCE COMPANY

(gnu Mifin 1-Jose 2. 01 81: Prosident

SCHEDULE A DESCRIPTION OF LAND

SITUATED IN THE STATE OF OHIO, COUNTY OF FRANKLIN, AND IN THE CITY OF COLUMBUS:

BEING LOT NUMBER FOUR HUNDRED NINETY-FIVE (495), IN MEADOWS AT WINCHESTER SECTION 7, AS THE SAME IS NUMBERED AND DELINEATED UPON THE RECORDED PLAT THEREOF, OF RECORD IN PLAT BOOK 96, PAGES 45 AND 46, RECORDER'S OFFICE, FRANKLIN COUNTY, OHIO.

NOTE: THE LEGAL DESCRIPTION IS TAKEN FROM THE CURRENT DEED IN INSTRUMENT NO. 200110240244951, RECORDED 10/24/2001. LEGAL IN FORECLOSING MORTGAGE IN INSTRUMENT NO. 201409030114832, RECORDED 09/03/2014, SHOWS "OF RECORDED IN PLAT BOOK 96" ANDSHOULD BE "OFRECORD IN PLAT BOOK96".

BEING THE SAME PROPERTY AS CONVEYED FROM DOMINION HOMES, INC., FKA BORROR CORPORATION, AN OHIO CORPORATION TO JENNIFER D. LOUCKS, UNMARRIED, AS DESCRIBED IN INSTRUMENT NO. 200110240244951, DATED 10/22/2001, RECORDED 10/24/2001 IN FRANKLIN COUNTY RECORDS.

TAX ID: # 490-256627-00

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 7220 SWEET MEADOW DR, CANALWINCHESTER, OH 43110-8392.

SCHEDULE B

The matters shown below are exceptions to this Preliminary Judicial Report and the company assumes no liability arising there from

1. 2016 1ST HALF Real Estate Taxes are Open in the amount of \$1,272.75 due 01/20/2017. Taxes accruing in the current year. Tax ID 490-256627-00. NOTE: CONTACT LOCAL TAX AUTHORITIES FOR EXACT AMOUNTS DUE, PRIOR TO LOANCLOSING.

ASSESSED VALUE: LAND \$7,980.00 BUILDING \$30,000.00

2. 2016 2ND HALF Real Estate Taxes are Open in the amount of \$1,272.75 due 06/20/2017. Taxes accruing in the current year. Tax ID 490-256627-00. NOTE: CONTACT LOCAL TAX AUTHORITIES FOR EXACT AMOUNTS DUE, PRIOR TO LOANCLOSING.

ASSESSED VALUE: LAND \$7,980.00 BUILDING \$30,000.00

3. Subject to Mortgage Dated 10/22/2001, Recorded 10/24/2001 in the office of the Recorder of FRANKLIN County, Ohio, in INSTRUMENT NO. 200110240245004, executed by JENNIFER D. LOUCKS, AN UNMARRIED WOMAN to DOMINION HOMES FINANCIAL SERVICES, LTD, which states that it secured a debt in the principalsum of \$119,770.00. Open Ended.

ASSIGNMENT FROM DOMINION HOMES FINANCIAL SERVICES, LTD TO NATIONAL CITY MORTGAGE CO., AS SET FORTH RECORDED 10/24/2001 IN INSTRUMENT NO. 200110240245006.

ASSIGNED TO'S ADDRESS: 3232 NEWMARK DRIVE, BLDG. 4, MIAMISBURG, OH 45342.

 Subject to Mortgage Dated 02/25/2003, Recorded 03/11/2003 in the office of the Recorder of FRANKLIN County, Ohio, in INSTRUMENT NO. 200303110071859, executed by JENNIFER D. LOUCKS, UNMARRIED to NATIONAL CITY BANK, LENDER'S ADDRESS: 6750 MILLER ROAD, LOC. #7116, BRECKSVILLE, OHIO, which states that it secured a debt in the principal sum of \$12,300.00. Open Ended.

SUBORDINATION AGREEMENT IN INSTRUMENT NO. 201409030114835, RECORDED 09/03/2014, SUBORDINATES THE ABOVE MORTGAGE IN INSTRUMENT NO. 200303110071859 TO MORTGAGE IN INSTRUMENT NO. 201409030114832

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- 5. Subject to Mortgage Dated 08/20/2014, Recorded 09/03/2014 in the office of the Recorder of FRANKLIN County, Ohio, in INSTRUMENT NO. 201409030114832, executed by JENNIFERTOM, AN UNMARRIEDWOMAN to PNCMORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION; LENDER'S ADDRESS: 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342, which states that it secured a debt in the principath of \$85,125.00. Open Ended.
- All limitations, covenants, conditions, restrictions, reservations, easements and other terms affecting Meadows at Winchester planned unit development as per declaration of covenants and restrictions as set forth in Instrument No. 199711250151434, recorded in FRANKLINCounty Records.
- Subject to all matters as set forth in Plat Book 96 Pages 45 and 46, in FRANKLIN County Records.
- 8. PROPERTY IS PART OF A PLANNED UNIT DEVELOPMENT KNOWN AS MEADOWS AT WINCHESTER WITH ASSESSMENTS BEING PAID TO MEADOWS AT WINCHESTER HOMEOWNERS' ASSOCIATION, INC. BY VIRTUE OF DECLARATION RECORDED 11/25/1997 IN INSTRUMENT NO. 199711250151434, AS AMENDED.
- 9. NOTE: NO PRIORDISMISSED FORECLOSURES.
- 10. NOTE: VERIFICATION REQUIRED THAT ALL SUMS DUE AND PAYABLE PURSUANT TO DECLARATION RECORDED IN INSTRUMENT NO. 199711250151434 ARE PAID CURRENT/PAIDN FULL.
- 11. BANKRUPTCY SEARCH COMPLETED ON JENNIFER LOUCKS AND JENNIFER TOM, NO OPENCASES FOUND.

UPDATED BANKRUPTCY SEARCH COMPLETED ON JENNIFER LOUCKS AND JENNIFER TOM, NO OPENCASES FOUND.

12. MEADOWS AT WINCHESTER HOMEOWNERS' ASSOCIATION, INC., FILED 12/30/1998 AS ENTITIY NO. 1052816, SECRETARY OF STATE, STATE OF OHIO.AGENT/REGISTRANT INFORMATION:

CHARLES T. WILLIMAS 2 MIRANOVA PLACE - #380 COLUMBUS, OH 43215

CONDITIONS AND STIPULATIONS OF THIS PRELIMINARY JUDICIAL REPORT

1. Definition of Terms

"Guaranteed Party": The party or parties named herein or the purchaser at judicial sale.

"Guaranteed Claimant": GuaranteedParty claiming loss or damage hereunder.

"Land": The land described specifically or by reference in Schedule A, and improvements affixed thereto, which by law constitute real property; provided however the term "land" does not include any property beyond the lines of the area specifically described or referred to in Schedule A, nor any right, title, interest, estate, or easement in abutting streetsoads, avenues, lanes, ways or waterways.

"Public Records": Those records under state statute and, if a United States District Court resides in the county in which the Land is situated, the records of the clerk of the United States District Court, which impart constructive notice of matters relating to real property to purchasers for value without knowledge and which are required to be maintained in certain public offices in the county in which the land is situated.

2. Determination of Liability

This report together with any Final Judicial Report or any Supplement or Endorsement thereof, issued by the Companyis the entirecontract between the Guarantee Party and the Company.

Any claim of monetary loss or damage, whether or not based on negligence, and which arises out of the status of the title to the estate or interest guaranteed hereby or any action asserting such claim, shall be restricted to thisReport.

3. Liability of Company

This Report is a guarant ee of the record title of the Land only, as disclosed by an examination of the Public Records herein defined.

4. Notice of Claim to be given to Guaranteed Claimant

In case knowledge shall come to the Guaranteed Party of any lien, encumbrance, defect, or other claim of title guaranteed against and not excepted in this Report, whether in a legal proceeding or otherwise, the Guaranteed Party shall notify the Company within a reasonable time in writing and secure to the Company the right to oppose such proceeding or claim, or to remove said lien, encumbrance or defect at its own cost. Any action for the payment of any loss under this Report must be commenced within one year after the Guaranteed Party receives actual notice that they may be required to pay money or other compensation for a matter covered by this Report or actual notice someone claims an interest in the Land covered by thisReport.

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5. Extent of Liability

The liability of the Company shall in nocase exceed in all the amount stated herein and shall in all cases be limited to the actual loss, including but not limited to attorneys fees and costs of defense, only of the Guaranteed Party. Any and all payments under this Report shall reduce the amount of this Report pro tanto and the Company'siability shall terminate when the total amount of the Report has been paid.

6. Options to Pay or Otherwise Settle Claims; Termination of Liability

The Company in itssole discretionshall have the following options:

- a. To pay or tender to the Guanteed Claimant the amount of the Report or the balance remaining thereof, less any attorneys feescosts or expenses paid by the Company to be date offender. If this option is exercised, laliability of the Company under this Report terminates including but not limited to any liability of attorneys fees, or any costs of defense or prosecution of any l itigation.
- b. To pay or otherwise settle with other parties for or in the name of the Guaranteed Claimant any claims guaranteed by this Report.
- c. To continue, re-open or initiate anyjudicial proceeding in order to adjudicate any claim covered by this Report. The Coppany shall have the right to select counsel of its choice (subject to the right of the Guaranted Claimant to object for reasonable cause) to represent the Guaranted Claimant and will not pay the feos any other counsel.
- d. To pay o tender to the Guanteed Claimant the difference between the value of the estate or interest as guaranteed and the value of the estate or interest subject to the defect, lien or encumbrance guaranteed against by this Report.

7. Notices

All notices required to be given to the Company shall be given promptly and any statements in writing required to be furnished to the Companyall be addressed to Chicago TitleInsurance Company.

Franklin County Ohio Clerk of Courts of the Common Pleas- 2017 Jan 06 9:31 AM-17CV000103 0D396 - K4 EXCLUSIONS FROM COVERACE

EXCLUSIONS FROM COVERAGE

- 1. The Company assumes no liability under this Reportfor any loss, costr damage resulting from any physical condition of the Land.
- 2. The Company assumes no liability under this Reportfor any loss, costr damage resulting from any typographical, clerical or other cores in the Puble Records.
- 3. The Company assumes no liability under the Reportfor matters affecting title subsequent to he date of this Report or thEinal Judicial report or any suppement thereto.
- 4. The Company assumes no liability under this Reparfor the proper formor execution of any pleadings or other documents to befiled in any judicial procedings.
- 5. The Company assumes no liability under this Reportfor any loss, cost, or dage resulting from the failure to complete service on any parties shown in Schedule B of the Practign/Judicial Report and the Final Judicial Report or any Suppletal Report issued thereto.

IN THE COURT OF COMMON PLEAS FRANKLIN COUNTY, OHIO

PNC Bank, National Association

Plaintiff,

vs.

Jennifer Tom, AKA Jennifer D. Loucks, et al.

Defendants.

Case No. 17CV000103

Judge Colleen O'Donnell

NOTICE OF FILING FINAL JUDICIAL REPORT

Now comes Plaintiff with its Notice of Filing Final Judicial Report. Attached hereto is

the Final Judicial Report.

Respectfully submitted,

/s/ Kyle E. Timken

Kyle E. Timken (0071381) Melissa N. Hamble fka Melissa N. Meinhart (0083909) Angela D. Kirk (0075177) Jacqueline M. Wirtz (0090268) Michael E. Carleton (0083352) Matthew P. Curry (0078306) Manley Deas Kochalski LLC P. O. Box 165028 Columbus, OH 43216-5028 Telephone: 614-222-4921 Fax: 614-220-5613 Email: ket@manleydeas.com Attorney for Plaintiff Issued by



CHICAGO TITLE INSURANCE COMPANY

Report Number: 7215435-45679754

An examination of the record title from the Effective Date of the Preliminary Judicial Report, any supplemental judicial report or Final Judicial Report dated 12/12/2016, ORDER NO. 531088 has been made to the date hereof and the Company finds the following matters of record:

1. 2016 1ST HALF Real Estate Taxes are Paid in the amount of \$1,272.75. Taxes accruing in the current year. Tax ID 490-256627-00.

ASSESSED VALUE: LAND \$7,980.00 BUILDING \$30,000.00

2. 2016 2ND HALF Real Estate Taxes are Open in the amount of \$1,272.75 due 06/20/2017. Taxes accruing in the current year. Tax ID 490-256627-00.

ASSESSED VALUE: LAND \$7,980.00 BUILDING \$30,000.00

3. COMPLAINT FOR FORECLOSURE WITH COUNT FOR REFORMATION recorded 01/04/2017 reflecting that suit entitled,PNC BANK, NATIONAL ASSOCIATION vs. JENNIFER TOM AKA JENNIFER D. LOUCKS, under Case of Docket No. 17CV000103 and any claims or rights that may be reflected by, or judgments or orders rendered pursuant to, the Notice or suit. NOTE: Upon recordation of properly drafted and executed foreclosure conveyance instrument, the preceding item will be omitted from final policy, subject to

instrument, the preceding item will be omitted from final policy, subject to redemption rights of the owner, or any other entity.

4. BANKRUPTCY SEARCH COMPLETED ON JENNIFER LOUCKS AND JENNIFER TOM, NO OPEN CASES FOUND.

UPDATED BANKRUPTCY SEARCH COMPLETED ON JENNIFER LOUCKS AND JENNIFER TOM, NO OPEN CASES FOUND.

UPDATED BANKRUPTCY SEARCH COMPLETED ON JENNIFER LOUCKS AND JENNIFER TOM, NONE FOUND

A review of the proceedings in Case No. 17CV000103, COMMON PLEAS Court, FRANKLIN County, Ohio has been made and the Company finds no record in said proceedings of service completed on the following parties:

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NONE

This examination is made for the use and benefit of the Guaranteed Party to said proceedings and the purchaser at judicial sale thereunder and is further subject to the Exclusions from coverage, the Exceptions contained in Schedule B and the Conditions and Stipulations of the Preliminary Judicial Report and any supplements related hereto.

Kathes 45

Kathleen Krol

Effective Date 02/23/2017

Final Judicial Report (10/1/04)

Franklin County Ohio Clerk of Courts of the Common Pleas- 2017 Mar 10 12:45 PM-17CV000103 0D495//25/20初45 Civil Case Detail

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Notice of Filing Final

Judicial Report was sent to the following by ordinary U.S. Mail, postage prepaid, on the date

indicated below:

Jennifer Tom, AKA Jennifer D. Loucks, 7220 Sweet Meadow Drive, Canal Winchester, OH 43110

John Doe, Name Unknown, the Unknown Spouse of Jennifer Tom, AKA Jennifer D. Loucks (if any), 7220 Sweet Meadow Drive, Canal Winchester, OH 43110

PNC Bank, N.A. as successor by merger to National City Bank, c/o Corporation Service Company, as Registered Agent, 50 West Broad Street, Suite 1330, Columbus, OH 43215

PNC Bank, N.A. f/k/a National City Bank f/k/a National City Mortgage Co., c/o Corporation Service Company, as Registered Agent, 50 West Broad Street, Suite 1330, Columbus, OH 43215

Franklin County Treasurer, 373 South High Street, 17th Floor, Columbus, OH 43215

Meadows at Winchester Homeowners Assocation, Inc., c/o Charles T. Williams, as Registered Agent, 2 Miranova Place, Suite 380, Columbus, OH 43215

/s/ Kyle E. Timken

Kyle E. Timken Melissa N. Hamble fka Melissa N. Meinhart Angela D. Kirk Jacqueline M. Wirtz Michael E. Carleton Matthew P. Curry

> March <u>10</u>, 2017 Dated