09/28/2026

Attn: Doug Harritt, Harritt Group, Inc.
RE: IN-2026-2634 1315 E. Willis Rd.
Momentum Title Agency, LLC

To whom it may concern,

In accordance with your request, Momentum Title Agency, LLC ("Closing Agent" and/or "Momentum Title Agency, LLC") has reviewed information in the public records for Floyd County, Indiana, in relation to the following described real estate:

See the attached Exhibit A for the legal description of the property searched.

Being Parcel # 22-02-03-600-088.000-002, 22-02-03-600-087.000-002 & 22-02-03-600-090.000-002
Property commonly known as 1315 E. Willis Rd., New Albany, IN 47150

for the period of time of 50 years to 09/21/2026 at 8:00 a.m., this letter being prepared solely by review of the records and information properly indexed for each current or prior owner of the Property (collectively, the "Title Report").

From our review and covering the period of time indicated above, and assuming that the records as examined are completely and accurately shown and indexed, title to the above described real estate is shown to be vested in the name of Patricia B. Harrison based upon the Warranty Deed recorded on 04/20/1992 in Deed Drawer 19, Instrument # 4866.

I. Title Report:

Parcel #: 22-02-03-600-088.000-002
Key #: 002-05600-40
1st installment of the 2025 payable 2026 County taxes for Floyd County has been paid in the amount of $1,278.16 and the 2nd Installment has NOT been paid in the amount of $1,278.16. Taxes due semi-annually on May 10 and November 10.

Parcel #: 22-02-03-600-087.000-002
Key #: 002-05600-39
1st installment of the 2025 payable 2026 County taxes for Floyd County has been paid in the amount of $7.52 and the 2nd Installment has NOT been paid in the amount of $7.52. Taxes due semi-annually on May 10 and November 10.

Parcel #: 22-02-03-600-090.000-002
Key #: 002-05600-42
1st installment of the 2025 payable 2026 County taxes for Floyd County has been paid in the amount of $35.97 and the 2nd Installment has NOT been paid in the amount of $35.97. Taxes due semi-annually on May 10 and November 10.

The 2026 taxes due and payable in 2027 became a lien on the Property as of March 1st, 2027 in an amount not yet ascertainable.

PLEASE NOTE: Unless you provide to us, in writing, additional names that must be searched, the following names (in addition to the names listed on the Vesting Deed above) were used to in our review of the following public records:

Mortgages:
No open mortgage of record in Floyd County, Indiana.

Judgments: N/A

Notice of Federal Tax Lien: N/A

Easements:
Subject to Easement to Edwardsville Water Corporation, dated 03/02/1968 and recorded 04/06/1968, in Deed Record 187, Page 437 , in the office of the recorder for Floyd County, Indiana.

Subject to Easement to State of Indiana dated 04/01/1965 and recorded 06/07/1965, in Deed Record 178, Page 132, in the office of the recorder for Floyd County, Indiana.

Subject to Easement to Harrison County REMC, dated 02/11/1953 and recorded 06/30/1981, in Deed Drawer 8, Instrument # 4473, in the office of the recorder for Floyd County, Indiana.

Subject to Easement to Harrison County REMC, dated 07/16/1946 and recorded 06/30/1981, in Deed Drawer 8, Instrument # 4475, in the office of the recorder for Floyd County, Indiana.

Covenants, Conditions, Restrictions: N/A

Other Matters:
Subject to Survey recorded 07/17/1992, in Deed Drawer 19, Instrument # 8648, in the office of the recorder for Floyd County, Indiana.

Rights of the public and any governmental unit in any part of the Land taken, deeded or used for road, street or highway purposes.

PACER for Bankruptcy records: N/A

USPS Address Search:1315 E. Willis Rd., New Albany, IN 47150

Patriot Act Database Search: N/A

II. State Specific Recommendations:

Kentucky Specific Information: If this transaction involves property located in the Commonwealth of Kentucky, then the following additional requirements should be met for any closing:

(a) Verify the identify and marital status of each party who possesses an ownership interest to the land, and require an executed mortgage or deed, as required, to convey the land and/or waive any dower or curtesy interests in the land.

(b) In the event a deed of conveyance is required or requested by any party to the transaction, pay $.50 (fifty cents) per $500 of value of the land and improvements to permit the recording of the instruments, or verify an exemption under the Kentucky "Real Estate Transfer Tax" statute (KRS 142.050).

Indiana Specific Information: If this transaction involves property located in the State of Indiana, then the following additional requirements should be met for any closing:

(a) Documents presented for recordation in the State of Indiana must contain the following statement at the foot of the document near the scrivener's preparation statement: "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. Name of Individual"

(b) By virtue of I.C. 27-7-3.6, a fee of $5.00 must be collected from the purchaser of the policy for each title insurance policy issued in conjunction with the closing. This fee should be designated in the 1100 series of the HUD form as a TIEFF charge.

(c) Pursuant to the "Real Property Sales Disclosure Act", the disclosure of sale information State Form 46021 must be presented with a Warranty Deed and filed with the County Auditor and County Recorder before said deed will be accepted for recording.

III. Title Report Exceptions:

The following issues will be standard exceptions listed in any title policy requested or produced in relation to a transaction for the subject Property, and Momentum Title Agency, LLC accepts no duty or liability to address the following matters for the Property:

1. Rights or claims of occupants, tenants, or parties in possession not shown by the public records.
2. Easements, or claims of easements, not shown by the public records.
3. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter fumished, imposed by law and not shown by the public records.
5. Rights of dower, homestead or other marital rights of any spouse, if any, of any individual listed in any current or prior conveyance.
6. Taxes or special assessments which are not shown as existing liens by the public records.
7. Local, city, county, state or federal rules and regulations ("Laws") that may affect, encumber, or otherwise affect the ownership, use or occupancy of the Property
8. A property address, acreage or square footage indicated in the legal description or this letter is for informational purposes only, and shall not be construed to be a statement of the quantity or location of the subject Property.

Furthermore, Momentum Title Agency, LLC is not including information within this Title Report, and accepts no duty, responsibility, or liability to research, disclose, or otherwise address the following matters:

Survey Matters: Information that would be disclosed by a current and complete survey, including, but not limited to, (a) The existence and location of improvements, visible easements, rights-of-way, drains and ditches; (b) evidence of encroachments, overlaps variations, and shortages in area or acreage; (c) whether the captioned real estate abuts and lies adjacent to a street, roadway or other easement providing access, (d) the existence of unrecorded licenses, easements, covenants, or other recognized interests to the property, of any nature or type, whether existing by custom, practice, or by operation of law.

Mechanic's Liens: In the event any protected class of material, machinery, work, labor, or other form of improvements govemed by state mechanics lien statutes has been fumished for the subject property, then the title is subject to the possibility of a lien being filed and becoming a lien upon the captioned real estate.

Real Estate Taxes: Any issue related to the valuation, Property size, included structures, or other information related to the assessment and resulting property tax bill. In addition, Indiana law allows the auditor to collect additional taxes for a period of three prior years if irregularities are discovered, including improper homestead exemption filing by any prior owner, which would become a lien against the property and payable by the current owner.

Restrictions and Covenants: Unless requested in writing, no copies of recorded restrictions, covenants, easements, or other encumbrances ("CCR's") will be provided with this report, nor any opinion of whether there are violations or compliance with any particular CCR's.

Zoning and Use: Any issue related to zoning and planning, including (a) the present zoning classification, (b) permitted uses, (c) certificates of occupancy, (d) building codes, subdivision control, flood and surface water drainage, health, sanitation, land planning and development, (e) the existence of any violations of any law or ordinance related to the Property.

Availability of Utilities: An independent investigation is necessary to determine the availability of water, electricity, gas, sewer and other utility services to the captioned real estate.

Sewers: This report does not certify: (a) the availability, connection, or present use of a sewer line to the captioned real estate; (b) if any tap-in and connection charge for the use of any sanitary sewer line is forthcoming, prepaid, or owed, (c) if such sanitary sewer line has been accepted for maintenance by appropriate government authorities, (d)
the status of sewer use charges or delinquent amounts owed,all of the above which may hereinafter become a lien against the Property.

Streets: Whether or not any streets or access points which serve the captioned Property are public or private property interests, and who will or must maintain the street or access areas.

Court Records: Pleadings, court orders, liens, bankruptcies or other matters that might be ascertained by a search of Federal or State Court records.

Uniform Commercial Code: Except to the extent pointed out under this report, there are no financing statements filed in the Fixture Index covering any fixtures upon the captioned real estate. However, this opinion is limited by the possibility that there may not have been an adequate legal description filed in the fixture Index and, as a consequence, the abstracter or Recorder's Office may not have been able to determine the existence of a fixture filing for the captioned real estate. In addition, this opinion does not cover or include crops or other farm products.

Mineral Rights: Information relating to the ownership, encumbrance or status of minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto ("Mineral Interests"),

whether or not appearing in the Public Records. We make no representation as to the present ownership of any such Mineral Interests, and there may be leases, grants, exceptions or reservations of Mineral Interests that are not listed in this report.

Entities: This Title Report does not present information relating to the authority, existence or good standing of any corporation, limited liability company, partnership, trust, or other non-individual ("entity") who may have owned, encumbered, or otherwise affected the rights, duties or other interests for the subject Property, and no opinion is provided as to the name of the duly authorized entity or individual who may legally act on behalf of any aforementioned entity.

Foreclosure/Tax Sales: If the title to the land has or will be conveyed during foreclosure or tax sale proceedings (collectively, "foreclosure"), we disclaim any duty or liability related to the following facts or circumstances: (a) whether the foreclosure and conveyance has occurred in compliance with all applicable laws, (b) whether any parties are in possession of the property, (c) whether there is litigation seeking damages, to overtum or enjoin the foreclosure, or otherwise affecting the land, (d) whether any party possesses or has exercised their rights in relation to state or federal rights of redemption.

Period of Coverage: This Report extends only to the date of the examination (not the date of the letter). There will be elapsed time between the date of examination and the completion of your intended transaction. Title is obviously subject to such matters that occur subsequent to the date of the examination period and prior to the proper recording of instruments relative to your transaction.

Mobile/Modular Homes: This Title Report does include any information relating to whether any improvements located on the Property include a mobile home or any type of manufactured housing ("unit"). If information is required in relation to a unit, you must request an additional report to determine (a) the ownership of the land and unit is or will be in the same party, (b) the unit is real property under state law and is assessed, or will be assessed, as a real property improvement, (c) whether a certificate from an appraiser or surveyor is necessary to determine that the unit is permanently affixed to the land, that axles and wheels are removed, and the unit is set on a permanent foundation, (d) the existence of any UCC security interest in the unit, and (e) whether the Lender or Owner require a certificate of title for the unit, with a release of any lien shown, in order to transfer or encumber the title.

Title Insurance: This title opinion is merely an opinion and in no way represents a guarantee of title. It is not comparable to a title insurance policy and does not give the protection afforded by such a policy. For example, this title opinion affords no protection against any defects that may exist but which cannot be ascertained by the examination of an abstract or courthouse records, including such things as forgeries, alterations of instruments, incompetency of parties, improper execution of instruments, the failure to deliver instruments, fraud, duress, coercion, errors in public records in governmental offices, inaccurate or misleading information from affidavits, deeds and other instruments of record, or other matters which may be covered under the purchase of a lenders or owners title policy. A title insurance policy, however, may give protection against loss or damage by reason of the aforementioned, in addition to certain other protections and coverage, subject to the contractual terms and limitations contained in each title policy.

Other Matters: This title opinion is based upon the examination of an abstract and/or courthouse records and, as a consequence, the information and conclusions set forth herein are based solely upon the matters certified to me by the abstracter or indexed properly in the courthouse records. There are other matters which may affect, either directly or indirectly, the real estate, but no opinion or liability is assumed, either by this title opinion or said abstract and, as a consequence, you may wish to obtain additional information, instruments or other protection. These matters include, but are not limited to the following:

(1) Revolving Lines of Credit: In order to have a “first lien” mortgage, you must ensure that any revolving credit is paid in full, along with a termination of the account to ensure that no additional draws or account balances are accrued after the satisfaction of the payoff amount.

(2) Review of Documents: Except to the extent that document review is addressed in this opinion, the Closing Agents have neither reviewed nor expressed any opinions as to any proposed documents (e.g. disclosures, loan documents, etc.) to be used in your proposed transaction.

IV. Disclaimer / Limitation of Liability

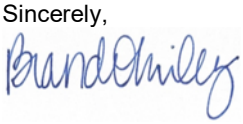
This Title Report is not an abstract, examination, report or representation of fact or title and does not create and shall not be the basis of any claim for negligence, negligent misrepresentation or other tort claim or action. Momentum Title Agency, LLC does not and will not engage in the practice of law, and nothing herein represents a legal opinion or legal advice. Any recipient of this letter acknowledges that no attorney/client relationship has been formed with any owner, member, principal, officer, employee, or agent of Momentum Title Agency, LLC and/or Kemp Law Office, LLC ("Closing Agents").

This title report is provided solely by Momentum Title Agency, LLC, and not any other person or entity, for the exclusive use and benefit of the named addressee above only, and is not to be relied upon by anyone other than the person(s) or firm to whom this opinion is addressed. Any disclosure by you of the contents of this opinion to anyone without securing our express, written permission is prohibited.

By accepting or relying upon this Title Report, the recipient consents and agrees that (a) the exclusive liability and limit of liability of Momentum Title for any causes of action or recourse directly or indirectly related to the search service or information shall be, in the total amount, limited to $2,000.00, (b) Momentum Title shall have no obligation or liability for the Title Report other than as provided herein, (c) no other remedies, warranties, guarantees or recourse arising by law, contract, or otherwise (including negligence or negligent misrepresentation, loss of use, revenue, profit or consequential damages) shall exist against Momentum Title.

We appreciate the referral of this matter and for allowing our agency to have been of service in this transaction. If you have any questions concerning any phase of this opinion, please feel free to discuss the matter so that I may clear up any concern you may have.

Sincerely,



MOMENTUM TITLE AGENCY, LLC
By: Brandi Miley