

FIRST AMERICAN TITLE INSURANCE COMPANY

COMMITMENT SCHEDULE A

File Number: **711-13565**

1. Effective date: **April 08, 2019**

2. Policy or Policies to be issued: Policy Amount
 - (a) ALTA Owners 2006 (as modified by TIRBOP)
Proposed Insured: TBD **\$100.00**

 - (b) ALTA Loan Policy-(6 - 17 - 2006)
Proposed Insured:TBD **\$100.00**

3. The estate or interest in the land described or referred to in this Commitment and covered herein is fee simple and title thereto is at the effective date hereof vested in:

EUGENE M HAAS

By deed from LINDA M. LAMBETH (Consideration \$85,000.00), dated 1/16/2007, recorded 2/22/2007 in Bradford County Recorder of Deeds in INSTRUMENT NO. 200701924

4. The land referred to in this Commitment is described in Schedule "C" hereof.:

238/292 Merry Go Round Road, in the Townships of Windham, Orwell and Rome, County of Bradford, Commonwealth of PENNSYLVANIA.
For Informational Purposes Only: 238/292 Merry Go Round Road, Rome, PA 18837-8691

By: NADINE ESPOSITO
- Authorized Signatory

Issued by:

Foundation Abstract, LLC - Horsham

1424 Easton Road, Suite 100

Horsham, PA 19044

Telephone: (215) 293-0212 Fax: (215) 293-0215

FIRST AMERICAN TITLE INSURANCE COMPANY

COMMITMENT SCHEDULE B - SECTION I

File Number: **711-13565**

The following are the requirements to be complied with:

1. Document (s) satisfactory to us creating the interest in the land and/or the mortgage to be insured must be properly signed, delivered, and recorded:

DEED FROM: EUGENE M HAAS
DEED TO: TBD

2. Pay us the premiums, fees and charges for the policy.
3. Payment of the full consideration to or for the account of the Grantors or Mortgagors.
4. Provide satisfactory proof that improvements and/or repairs or alterations to the subject property are completed and that all contractors, sub-contractors, charges for labor and materialmen are all paid.
5. Provide satisfactory proof of payment of all taxes, charges, assessments levied and assessed against the subject premises which are due and payable.
6. Easements or claims of easements not shown by public record.
7. TAXES: PRODUCE RECEIPTS FOR 2016-2019

PARCEL IDENTIFICATION NUMBER: 59/ 036.00/ 089/000 000
ASSESSMENT: \$79,000.00 (Land Only)

Taxes for the year(s) 2015-2018 have been returned to the Tax Claim Bureau of the County of Bradford as unpaid and liened and are payable at that office only.

8. WATER AND SEWER: PRODUCE RECEIPTS FOR 2016-2019
9. MORTGAGES: (1)

MORTGAGE to secure an original principal indebtedness of \$874,264.23 , and any other amounts or obligations secured thereby, recorded on 01/20/2015 in Instrument No. 201501613.

Dated: 12/30/2014

Mortgagor: Eugene M. Haas

Mortgagee: Santander Bank, N.A

10. JUDGMENTS:
NONE

FIRST AMERICAN TITLE INSURANCE COMPANY

11. FEDERAL LIENS: (2)

A FEDERAL TAX LIEN in favor of the United States of America, docketed 10/06/2014, in Case No. 2014FT0059.

Serial No.:122454514

Debtor: Eugene M. Haas and Kimberly Haas (Address information to follow)

Amount: \$1,181,537.20 (Copy to Follow), and any other amounts due thereunder.

14. A FEDERAL TAX LIEN in favor of the United States of America, docketed 12/22/2015, in Case No.

2016FT0060.

Serial No.:189912815

Debtor: Eugene M. Haas and Kimberly Haas (Address information to follow)

Amount: \$77,658.81 (Copy to Follow), and any other amounts due thereunder.

12. SECURED TRANSACTIONS: (OFFICE OF RECORDER OF DEEDS):
NONE

13. BANKRUPTCIES:

SEE ATTACHED

14. MUNICIPAL OR MECHANICAL LIENS: (1)

Taxes for the year(s) 2015-2018 have been returned to the Tax Claim Bureau of the County of Bradford as unpaid and liened and are payable at that office only.

15. ARREARS:
NONE

16. OBJECTIONS:

a) Proof that EUGENE M HAAS grantee(s) in INSTRUMENT #200701924 is/are the same person(s) as the proposed Grantor and is not a Party to Any Action in Divorce..

b) Satisfactory identification including photo and date of birth must be included in the closing package.

c) Proof that no support arrearages are due or owing.

d) Proof that the premises was not a part of any equitable distribution in divorce proceedings.

e) Proof that are not a party to any action in a divorce.

FIRST AMERICAN TITLE INSURANCE COMPANY

COMMITMENT SCHEDULE B – SECTION 2

File Number: **711-13565**

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company.

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Rights or claims by parties in possession or under the terms of any unrecorded lease or agreement(s) of sale.
3. Any variation in location of lines or dimensions or other matters which an accurate survey would disclose.
4. Easements, or claims of easements, not shown by the Public Records.
5. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Possible additional tax increase based on additional assessments.
7. Accuracy of area content not insured
8. Title to that part of the premises lying in the bed and right of way of all roads, driveways and alleyways is subject to the public and private rights therein.
9. Coal and mining rights and all rights related thereto.
NOTICE: THIS DOCUMENT DOES NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. (SEE 52 P.S. 1551)
10. Oil, gas or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
11. Rights granted to Pennsylvania Electric Company as set forth in Deed Book 557, Page 29.
12. Subject to all matters shown on the Plan as recorded in the Recorder's Office of Bradford County, Pennsylvania in Map No. 3865 and Map No. 4759.

FIRST AMERICAN TITLE INSURANCE COMPANY

13. Contractual Consent of Landowner (Noncoal/Industrial Minerals) as set forth in Instrument No. 200101016; Instrument No. 201015436 and Instrument No. 201114562.
14. Subject to rights of other littoral/riparian owners abutting Creek, a body of water which flows through or along the subject premises.
15. Subject to rights of other littoral/riparian owners abutting unnamed, a body of water which flows through or along the subject premises.

FIRST AMERICAN TITLE INSURANCE COMPANY

COMMITMENT SCHEDULE C

File Number: **711-13565**

The land referred to herein below is situated in the County of Bradford, State of Pennsylvania, and described as follows:

ALL those certain pieces or parcels of land situate in Windham, Orwell and Rome Townships, County of Bradford and Commonwealth of Pennsylvania, bounded and described as follows:

LOT NO. 1: Situate in Windham Township. Beginning at a corner of Esley Boardman, now or formerly, and Judd A. Brown, et ux., now or formerly; thence North $80\frac{1}{2}^{\circ}$ East 255.7 rods along lands of Esley Boardman, now or formerly, and Rena Merritt, now or formerly, to a corner in said Rena Merritt's now or formerly; thence South $3\frac{3}{4}^{\circ}$ West 100 rods more or less along lands of said Rena Merritt, now or formerly, and Ray Joiner, now or formerly, to a corner; thence North $86\frac{1}{2}^{\circ}$ West 208.2 rods along lands of said Ray Joiner, now or formerly, and now or formerly of Judd A. Brown to a post in line of Nash, now or formerly; thence North $25\frac{3}{4}^{\circ}$ West 120 rods more or less along line of Nash, now or formerly and E. Bowen, now or formerly to the place of beginning.

LOT NO. 2: Situate in Orwell, Rome and Windham Townships. Beginning at a stake and stones in the South line of lands now or formerly of Ray Joiner; thence South 85° East 212.5 perches to the West line of lands, now or formerly of Ray Joiner and with said lands South $1\frac{3}{4}^{\circ}$ West 66.9 perches to the North line of lands of now or formerly of Ed Bowen; and with the said line South $82\frac{3}{4}^{\circ}$ West 116.6 perches to a highway; thence North $76\frac{1}{2}^{\circ}$ West 36 perches to a post and stone in the creek road; and with said road as it meanders North $7\frac{1}{2}^{\circ}$ West 28.7 perches; thence North 84° West 7 perches to a stake and stones on the West side of the creek and up said creek as it meanders North 20° West 18.6 perches to a corner in said creek; thence South $82\frac{1}{2}^{\circ}$ West 4.3 perches to a stake and stone corner now or formerly of Lester L. Reynolds; thence North $22\frac{1}{2}^{\circ}$ West 12 perches to a stake and stones; thence South $82\frac{1}{2}^{\circ}$ West 14 perches to a stake and stones; thence North $22\frac{1}{2}^{\circ}$ West 40.9 perches to the point and place of beginning.

EXCEPTING AND RESERVING therefrom a parcel of land conveyed by William T. Doviak, single, to Michael Miklas and Kathy Miklas, his wife, by deed dated March 10, 1992 and recorded October 23, 1992, in Bradford County Record Book 231 at Page 601.

ALSO EXCEPTING AND RESERVING therefore a parcel of land conveyed by William Doviak to Lynn A. Bassett dated June 5, 1995 and recorded June 19, 1995 in Bradford County Record Book 327 at Page 7. Also corrective deed dated August 19, 1996 and recorded September 4, 1996 in Bradford County Record Book 369 at Page 137.

LESS AND EXCEPTING ALL THAT CERTAIN lot, piece or parcel of land as set forth in Record Book 304, Page 426.

TAX MAP NO. 59/ 036.00/ 089/000 000

Docket Entries 2014 FT 0059

Sequence	Filing Date	Docket Type	Docket Text	Sealed	Filing ID
0	10/6/2014 3:05:11 PM	FEDERAL TAX LIEN FILED - WIRE TRANSFER	FEDERAL TAX LIEN FILED.	No	1229289

Judgments

Plaintiff	Defendant	Date	Amount	Satisfied Date
US INTERANAL REVENUE SERVICE	HAAS, KIMBERLY	10/6/2014 3:11:11 PM	\$1,181,537.20	
US INTERANAL REVENUE SERVICE	HAAS, EUGENE M	10/6/2014 3:08:51 PM	\$1,181,537.20	

Form 668 (Y)(c)
(Rev. February 2004)

11883

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area: SMALL BUSINESS/SELF EMPLOYED AREA #2 Lien Unit Phone: (800) 913-6050	Serial Number 122454514	For Optional Use by Recording Office
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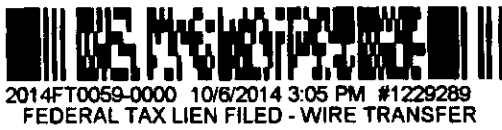
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer EUGENE M & KIMBERLY HAAS
2014 FT 0059

Residence 19 RED ONION RD
TABERNACLE, NJ 08088-8445

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2010	XXX-XX-7949	05/30/2011	06/29/2021	595729.97
1040	12/31/2011	XXX-XX-7949	06/04/2012	07/04/2022	197920.53
1040	12/31/2012	XXX-XX-7949	06/03/2013	07/03/2023	387886.70



Bradford County Prothonotary

Place of Filing Prothonotary Bradford County Towanda, PA 18848	Total \$ 1181537.20
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This notice was prepared and signed at DETROIT, MI, on this, the 30th day of September, 2014.

Signature <i>[Signature]</i> for M. MACGILLIVRAY	Title REVENUE OFFICER (732) 761-3338	22-03-3529
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(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

PD # 23.00 lower transfer 10.10.14

10/06/2014

IN THE COURT OF COMMON PLEAS
OF BRADFORD COUNTY, PENNSYLVANIA

US INTERANAL REVENUE SERVICE

VS.

EUGENE M HAAS; et al

NO: 2014FT0059

TO: EUGENE M HAAS
19 RED ONION ROAD
TABERNACLE, NJ 08088-8445

As prescribed by law, you are hereby notified that a
JUDGMENT has been filed against you in this office on
10/06/2014, in the amount of \$1,181,537.20 plus interest, if any,
and costs.

Very truly yours,
Sally F. Vaughn, Prothonotary

By: AS

Filing ID: 1229289



10/06/2014

IN THE COURT OF COMMON PLEAS
OF BRADFORD COUNTY, PENNSYLVANIA

US INTERANAL REVENUE SERVICE

VS.

EUGENE M HAAS; et al

NO: 2014FT0059

TO: KIMBERLY HAAS
19 RED ONION ROAD
TABERNACLE, NJ 08088-8445

As prescribed by law, you are hereby notified that a
JUDGMENT has been filed against you in this office on
10/06/2014, in the amount of \$1,181,537.20 plus interest, if any,
and costs.

Very truly yours,
Sally F. Vaughn, Prothonotary

By: AS



2014FT0059

Docket Entries 2016 Ft 0060

Sequence	Filing Date	Docket Type	Docket Text	Sealed	Filing ID
0	12/22/2015 2:06:47 PM	FEDERAL TAX LIEN FILED - WIRE TRANSFER	FEDERAL TAX LIEN FILED.	No	1286002

12/22/2015

IN THE COURT OF COMMON PLEAS
OF BRADFORD COUNTY, PENNSYLVANIA

US INTERNAL REVENUE SERVICE

VS.

EUGENE M HAAS; et al

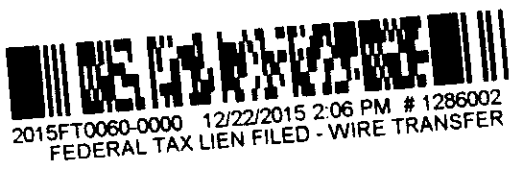
NO: 2015FT0060

TO: EUGENE M HAAS
19 RED ONION RD
TABERNACLE, NJ 08088

As prescribed by law, you are hereby notified that a
JUDGMENT has been filed against you in this office on
12/22/2015, in the amount of \$77,658.81 plus interest, if any, and
costs.

Very truly yours,
Sally F. Vaughn, Prothonotary

By: JB



Bradford County Prothonotary

12/22/2015

IN THE COURT OF COMMON PLEAS
OF BRADFORD COUNTY, PENNSYLVANIA

US INTERNAL REVENUE SERVICE

VS.

EUGENE M HAAS; et al

NO: 2015FT0060

TO: KIMBERLY HAAS
19 RED ONION RD
TABERNACLE, NJ 08088

As prescribed by law, you are hereby notified that a
JUDGMENT has been filed against you in this office on
12/22/2015, in the amount of \$77,658.81 plus interest, if any, and
costs.

Very truly yours,
Sally F. Vaughn, Prothonotary

By: JB

Filing ID: 1286002



Form 668 (Y)(c)
(Rev. February 2004)

10194

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #2
Lien Unit Phone: (800) 913-6050

Serial Number

189912815

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer EUGENE M & KIMBERLY HAAS

2015FT 0360

Residence 19 RED ONION RD
TABERNACLE, NJ 08088-8445

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2014	XXX-XX-7949	11/23/2015	12/23/2025	77658.81
Place of Filing Prothonotary Bradford County Towanda, PA 18848					Total \$ 77658.81

This notice was prepared and signed at DETROIT, MI, on this, the 10th day of December, 2015.

Signature *Cheryl Cordova*
for M. MACGILLIVRAY

Title
REVENUE OFFICER 22-03-3529
(732) 761-3338

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)