

HARTUNG TITLE AGENCY
(SEARCH ONLY TITLE REPORT)

1. Search Date: June 3, 2025 at 7:30 a.m.

2. Not Applicable

Amount

(a)....N/A.....

N/A

NOT APPLICABLE

(b)....N/A.....

N/A

NOT APPLICABLE

3. The estate or interest in the land described or referred to in this Commitment is **fee simple**

4. Title to the **fee simple** estate or interest in said land is at the effective date vested in:

JAMES C. LOTTES and MELISSA A. IRWIN

Recorded as document #200400134440 in Book/Vol. 992 at page 194, Ottawa County, Ohio Official Records.

5. The land referred to in this report is described as follows:

Situated in the Township of Danbury, County of Ottawa and State of Ohio:

And known as and being **Lot Eleven (11) Cove on the Bay Subdivision Phase 1**, a subdivision in said Township as recorded in Ottawa County Recorder's Office Plat Volume 47, Pages 44 through 47.

END OF SCHEDULE A

Prepared by: Hartung Title Agency, Inc. Agent ID No. 4040119
217 Madison Street
Port Clinton, Ohio 43452
419-734-4928

By:


Authorized Countersignature

Section I - Page 1

JH/ab

SECTION I

(Not Applicable)

SECTION II

(TITLE EXCEPTIONS)

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

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. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
4. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the Public Records.
5. Rights of parties in possession of all or any part of the premises, including, but not limited to, easements, claims of easements or encumbrances that are not shown in the Public Records.
6. The lien of the real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records.
7. Oil and gas leases, pipeline agreements, or any other instruments related to the production or sale of oil or natural gas which may arise subsequent to the Date of Policy.
(NOTE: This exception is applicable to loan policies only)
8. Coal, oil, natural gas, or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
9. Property Address: 2832 S. Amherst Ave., Port Clinton, OH 43452
Taxes shown as Parcel No. 014-11559-15510-011 (Tax Legal: Lot 11 Cove on the Bay Subd. Phase I)
Taxes for the first one-half 2024 in amount of \$288.16 PAID
Taxes for the last one-half 2024 in amount of \$288.16 DUE 7/17/2025

The above tax figure reflects gross amounts minus reduction factor and ten percent rollback deduction, also 2.5% Homestead Deduction, if applicable, bringing amounts actually billed as stated above.

(See Section I Item No. 9 Continued)

SECTION II CONTINUED

Order No. 57614

9. Taxes Continued:

Additions of General Taxes or Assessments, if any, which may hereafter be made by legally constituted authorities.

Taxes and assessments, if any, for the year 2025 are a lien but not computed or payable.

We have made no further examination for taxes or assessments other than those shown on the 2024 tax duplicate.

10. Those matters including fencing obligations as set forth on deed from John Bauman to the Lake Shore and Michigan Southern Railway Company, dated February 18, 1873 and recorded in Volume R at page 487, Ottawa County, Ohio Deed Records.

(As to part of Submerged Land Lease Area - Does Not include Dockage Area)

11. Subject to any easement rights, utility rights, and/or governmental direct access limitations, if any, in, along, and over the right of way known as Danbury North Road (T.R. #136).

(As to Lots 13, 15, 17, 33, 37 and Whitlock Way)

12. Easement to The Ohio Bell Telephone Company for lines of telephone and telegraph filed for record July 21, 1928 and recorded in Book/Vol. 4 at page 105, Ottawa County, Ohio Miscellaneous Records.

(As to Lots 13, 15, 17, 33, 37 and Whitlock Way, Amherst Ave. and Reserve Area)

13. Easement to Ohio Edison Company for distribution lines for electric current dated August 15, 1952 and recorded in Book/Vol. 163 at page 110, Ottawa County, Ohio Deed Records.

(Location not specified)

14. Those matters as set forth on Agreement (including Water Line Extensions and Connections) between Roy and Matilda Bauman and United States Construction Corporation dated December 6, 2002.

15. Utility Easement Agreement between Harbor Bay Estates, Ltd., and United States Construction Corporation recorded June 12, 2003 in Book/Vol. 925 at page 481, Ottawa County, Ohio Official Records.

(See Section II Continued)

SECTION II CONTINUED

Order No. 57614

16. Non-Exclusive Easement to Columbia Gas of Ohio, Inc. recorded July 31, 2003 in Book/Vol. 940 at page 211, Ottawa County, Ohio Official Records.

(Location not specified)

17. Those matters as set forth on Cove on the Bay Subdivision Phase 1 filed for record February 12, 2004 in Book/Vol. 47 at pages 44-47, Ottawa County, Ohio Plat Records.

(As to Lots 1-15)

18. Declaration of Restrictions, Covenants and Easements as to Cove on the Bay Subdivision including annual Assessments and Commencement of Construction requirements recorded February 12, 2004 in Book/Vol. 983 at pages 727 thru 755, Ottawa County, Ohio Official Records.

(As to Lots 1-15)

19. NOTE: Any dockage and/or boating rights, uses or privileges that may be appurtenant to premises described in Schedule A are specifically excluded under this policy/guarantee or any commitment thereto.

20. State of Ohio Lake Erie Submerged Land Lease File No. SUB-1329-OT between the State of Ohio and United States Construction Corporation recorded March 19, 2004 as document #200400134092 in Book/Vol. 990 at page 299, Ottawa County, Ohio Official Records.

Consent to Assignment of Lake Erie Submerged Land Lease File Number SUB-1329-OT by United States Construction Corporation to The Cove on the Bay, LLC, an Ohio limited liability Company recorded September 8, 2004 in Book/Vol. 1027 at page 936 as document #200400141376, Ottawa County, Ohio Official Records.

Modification to Lake Erie Submerged Land Lease File Number SUB-1329-OT recorded November 6, 2008 at 2:27 p.m. as document #200800189417 in Book/Vol. 1254 at page 647, Ottawa County, Ohio Official Records.

(As to Dock Area)

(See Section II Continued)

SECTION II CONTINUED

Order No. 57614

21. Those matters as set forth on Cove on the Bay Subdivision Phase 2 filed for record June 3, 2004 in Book/Vol. 48 at pages 9-10, Ottawa County, Ohio Plat Records.

(As to Lots 16-25)

Affidavit for Ratification of Water & Sanitary Sewer Dedication of Cove on the Bay Subdivision Phase 2 recorded February 10, 2005 as document #200500146644 in Book/Vol. 1054 at pages 389-390, Ottawa County, Ohio Official Records.

22. Declaration of Easements, Covenants and Restrictions for Cove on the Bay Subdivision Phase II recorded June 3, 2004 in Book/Vol. 1007 at pages 848-849, Ottawa County, Ohio Official Records.

(As to Lots 16-25)

23. Declaration of Restrictions, Covenants and Easements of The Docks at Cove on the Bay, including Association Dues, recorded October 12, 2004 in Book/Vol. 1034 at pages 306-417, Ottawa County, Ohio Official Records and Drawing recorded October 12, 2004 in Volume 48 at page 43, Ottawa County, Ohio Plat Records.

(As to Dock Area)

24. Those matters as set forth on Cove on the Bay Subdivision Phase 3 recorded November 8, 2005 in Volume 50 at pages 36-37, Ottawa County, Ohio Plat Records.

(As to Lots 26-37)

25. Declaration of Restrictions, Covenants and Easements as to Cove On the Bay Subdivision Phase III recorded November 8, 2005 in Book/Vol. 1104 at pages 141-170, Ottawa County, Ohio Official Records.

(As to Lots 26-37)

26. Subject to any adverse claim based upon the assertion that the premises described in Schedule A (or any part thereof) is now, or has at any time been, below ordinary highwater mark, or some portion has been created by artificial means avulsion or accretion and to any rights of the United States of America, State of Ohio and the public in general including any riparian/littoral rights that may be incident to said premises. Subject to a determination by Ohio Department of Natural Resources as to premises being located within a Lake Erie Erosion Hazard Area pursuant to O.R.C. Section 1506.06.

The above exception related to the following body of water: Sandusky Bay.

(See Section II Continued)

SECTION II CONTINUED

Order No. 57614

27. Ingress, Egress and Utility Easement from Roy A. Bauman and Matilda A. Bauman to United States Construction Corporation (benefitting original acreage parcels) dated December 10, 1999 and recorded in Book/Vol. 439 at page 661, Ottawa County, Ohio Deed Records.

(Shown For Information)

28. **NOTE: PURSUANT TO ORC 317.114 (A): EFFECTIVE JULY 1, 2009 STANDARD FORMAT REQUIREMENTS FOR ALL DOCUMENTS FILED IN THE RECORDER'S OFFICE WILL BE STRICTLY IMPOSED. NON-CONFORMING INSTRUMENTS WILL REQUIRE AN ADDITIONAL \$20.00 RECORDING FEE (PAYABLE TO THE COUNTY RECORDER) PER DOCUMENT FILING.**

(SHOWN FOR INFORMATION)

29. **NOTE:** The above referenced real estate tax billing represents a "land only" tax valuation by the County Auditor. Recent building construction, IF ANY, may substantially increase future tax billings when applicable.

(SHOWN FOR INFORMATION)

30. **NOTE:** WE HAVE BEEN ADVISED JAMES C. LOTTES IS DECEASED. WE FIND NO ESTATE CASE FOR SAID DECEDENT IN OTTAWA COUNTY, OHIO PROBATE COURTS.

(NO FURTHER EXAMINATION HAS BEEN MADE)

31. THE WITHIN REPORT CONTAINS INFORMATION OBTAINED FROM THOSE PUBLIC RECORDS WHICH BY LAW IMPART CONSTRUCTIVE NOTICE OF MATTERS RELATING TO THE LAND AND WHICH ARE REQUIRED BY LAW TO BE MAINTAINED IN PUBLIC OFFICES IN THE COUNTY IN WHICH THE LAND IS SITUATED. THIS REPORT IS NOT INTENDED TO BE, NOR SHALL IT BE DEEMED TO BE A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. LIABILITY HEREUNDER IS LIMITED TO THE ACTUAL AMOUNT PAID FOR THIS REPORT.

END OF SECTION II

VL0992PG0194

200400134440
Filed for Record in
OTTAWA COUNTY, OHIO
VIRGINIA M. PARK
03-29-2004 At 02:36 pm.
WRNTY DEED 28.00
OR Book 992 Page 194 - 195

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that THE COVE ON THE BAY, LLC, an Ohio limited liability company, for valuable consideration paid, grants with general warranty covenants, except as stated below, to JAMES C. LOTTES and MELISSA A. IRWIN, whose TAX MAILING ADDRESS is P.O. Box 197, Mt. Eaton, Ohio 44659, the following real property:

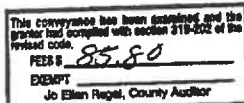
Situated in the Township of Danbury, County of Ottawa and State of Ohio:

And known as and being Lot Eleven (11), Cove on the Bay Subdivision, a subdivision in said Township as recorded in Ottawa County Recorder's Office Plat Volume 47, Pages 44 through 47, subject to Declaration of Restrictions, Covenants and Easements recorded in Ottawa County Recorder's Office Deed Records Volume 983, Pages 727 through 755.

Prior instrument reference: Volume 940, Page 648
Ottawa County Deed Records

Except: (a) reservations, easements, conditions and restrictions of record including the specific restrictions for Cove on the Bay Subdivision; (b) zoning ordinances; (c) legal highways; and (d) taxes and assessments, both general and special, for the current half of the taxable year and thereafter.

EXECUTED this 12 day of March, 2004.



*Transferred 3-29-04
Jo Ellen Regel,
Auditor*

STATE OF OHIO

The Cove on The Bay, LLC
An Ohio limited liability company

[Signature]
Gregory L. Spatz, Member

COPY

Hawking 3863800

COUNTY OF Broward, SS:

Before me, a Notary Public in and for said County and State, personally appeared the above named The Cove on The Bay, LLC, an Ohio limited liability company, by Gregory L. Spatz, Member, who acknowledged that he did sign the foregoing instrument and that the same is his free act and deed and the free act and deed of said company.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Port Clinton, Ohio, this 12 day of March, 2004.



NOTARY PUBLIC

This instrument prepared by:
John A. Kocher, Attorney at Law
Port Clinton, Ohio 43452



Maria L. Killmon
Commission #DD276381
Expires: Feb 01, 2008
Bonded Through
Atlantic Bonding Co., Inc.

COPY