 First American Title™	Preliminary Judicial Report ISSUED BY First American Title Insurance Company
Judicial Report	POLICY NUMBER: 5007339-207099

Guaranteed Party Name:
 The Huntington National Bank
 2361 Morse Road
 NC2W42 - Foreclosure
 Columbus, OH, 43229

Order No.: **J250639**
 Client No.: **F25-1071**
 Effective Date: **May 14, 2025 at 7:00 A.M.**

Pursuant to your request for a Preliminary Judicial Report (hereinafter "the Report") for use in judicial proceedings, **First American Title Insurance Company** (Hereinafter "the Company") hereby guarantees in an amount not to exceed **\$68,898.90** 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 **Delbert E. Allen, a married man** by instrument recorded in **Instrument Number 201806060075392** and free from all encumbrances, liens or defects of record, except as shown in 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 Conditions and Stipulations contained herein.

This Report shall not be binding or valid until it has been signed by either an authorized agent or representative of the Company and Schedules A and B have been attached hereto.

Issuing Agent: Ohio Title Corp
Agent ID No.: #40-40343
Address: 7085 Pearl Road
City, State, Zip: Middleburg Hts., OH 44130
Telephone: 440.886.6141

In Witness Whereof, **First American Title Insurance Company** has caused its corporate name to be hereunto affixed by its authorized officers as of Date of Policy shown in Schedule A.

Countersigned
Ohio Title Corp

First American Title Insurance Company



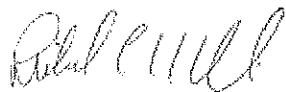
Sally F. Tyler, President



Lisa W. Cornehl, Secretary

This jacket was created electronically and constitutes an original document

By: _____



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SCHEDULE B

The matter shown below are exceptions to this Preliminary Judicial Report and the Company assumes no liability arising therefrom.

1. We have made no examination for easements, restrictions, setback lines, declarations, conditions, covenants, reservations, rights-of-way and mineral leases, if any, affecting the caption premises and no coverage for said matters, express or implied, is provided herein.
2. Special Durable Power of Attorney filed for record June 6, 2018 at 3:42 PM and recorded in 201806060075391 of Franklin County Records, Kyntao Marcum does hereby constitute and appoint Lester H. Marcum their true and lawful attorney-in-fact.

(See Copy Attached)

3. General Warranty Deed from Lester H. Marcum, married and Kyntao Marcum, unmarried to Delbert E. Allen a married man, dated May 24, 2018, filed for record June 6, 2018 at 3:42 PM, and recorded in Instrument Number 201806060075392 of Franklin County Records.

NOTE: Yacarny Yu Yuen Chee Marcum, wife of Lester H. Marcum, signing to release her down rights herein.

4. Mortgage from Delbert E Allen, a married man to Mortgage Electronic Registration Systems, Inc., as nominee for The Huntington National Bank, P.O. Box 2026, Flint, MI 48501-2026 in the original amount of \$75,905.00, dated May 25, 2018, filed for record June 6, 2018 at 3:42 PM and recorded in Instrument Number 201806060075393 of Franklin County Records.
5. JUDGMENT LIEN: Discover Bank, 6500 New Albany Road East, New Albany, OH 43054, Judgment Creditor vs. Delbert E Allen, 77 Coolidge Avenue, Columbus, OH 43228, Judgment Debtor, Amount \$4,523.78, plus interest and costs. Judgment Dated June 17, 2022, Filed January 4, 2023, Judgment Lien Number 23 JG 000011.
6. Affidavit of Andrew Karabinos by and between Andrew Karabinos, Managing Member of Legacy Ohio Homes, LLC, entered into a purchase contract on behalf of Legacy Ohio Homes, LLC and Delbert Allen, for the purchase of property, 77 Coolidge Avenue, Columbus, OH 43228, dated August 8, 2023, filed for record August 9, 2023 at 9:59 AM, and recorded in Instrument Number 202308090080252 of Franklin County Records.
7. Affidavit and Notice of Interest Concerning Real Estate by and between Pre Desai, an authorized signer of Central Ohio REI Opportunity 1, LLC and Delbert Allen, for the purchase of property, 77 Coolidge Avenue, Columbus, OH 43228, dated August 10, 2023, filed for record August 10, 2023 at 3:37 PM, and recorded in Instrument Number 202308100081205 of Franklin County Records.
8. Affidavit of Andrew Karabinos by and between Andrew Karabinos, Managing Member of Legacy Ohio Homes, LLC, entered into a purchase contract on behalf of Legacy Ohio Homes, LLC and Delbert Allen, for the purchase of property, 77 Coolidge Avenue, Columbus, OH 43228, dated August 14, 2024, filed for record August 14, 2024 at 3:01 PM, and recorded in Instrument Number 202408140082202 of Franklin County Records.
9. For tax information, Permanent Parcel Number 140-002745-00 see tax information attached.

End of Schedule B

Printable page

Parcel ID: 140-002745-00

Map Routing: 140-M170-05200

ALLEN DELBERT E

77 COOLIDGE AVE

TAX STATUS

Property Class	R - Residential
Land Use	510 - ONE-FAMILY DWLG ON PLATTED LOT
Tax District	140 - FRANKLIN TOWNSHIP
Net Annual Tax	2,433.26
Taxes Paid	1,216.63
CDQ Year	

CURRENT YEAR TAX RATES

Full Rate	132.62
Reduction Factor	.572428
Effective Rate	56.70467
Non Business Rate	.080469
Owner Occ. Rate	.020117

2024 TAXABLE VALUE

	Land	Improvements	Total
Base	8,510	39,200	47,710
TIF			
Exempt			
Total	8,510	39,200	47,710

TAX YEAR DETAIL

	Annual	Adjustment	Payment	Total
Original Tax	6,327.30	0.00		
Reduction	-3,621.92	0.00		
Adjusted Tax	2,705.38	0.00		
Non-Business Credit	-217.70	0.00		
Owner Occupancy Credit	-54.42	0.00		
Homestead Credit	0.00	0.00		
Current Tax	2,433.26	0.00	1,216.63	1,216.63
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	2,433.26	0.00	1,216.63	1,216.63
1st Half	1,216.63	0.00	1,216.63	0.00
2nd Half	1,216.63	0.00	0.00	1,216.63
Future	0.00	0.00	0.00	0.00

PAYMENT HISTORY

To see your payment history, please visit the Treasurer's website by clicking [here](#).

CONDITIONS AND STIPULATIONS OF THIS PRELIMINARY JUDICIAL REPORT

1. Definition of Terms

- (a) "Guaranteed Party": The party or parties named herein or the purchaser at judicial sale.
- (b) "Guaranteed Claimant": Guaranteed Party claiming loss or damage hereunder.
- (c) "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 streets, roads, avenues, lanes, ways or waterways.
- (d) "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 Company is the entire contract between the Guaranteed 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 this Report.

3. Liability of Company

This Report is a guarantee 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 by 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 this Report.

5. Extent of Liability

The liability of the Company shall in no case 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's liability 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 its sole discretion shall have the following options:

- (a) To pay or tender to the Guaranteed Claimant the amount of the Report or the balance remaining thereof, less any attorneys fees, costs or expenses paid by the Company to the date of tender. If this option is exercised, all liability of the Company under this Report terminates including but not limited to any liability for attorneys fees, or any costs of defense or prosecution of any litigation.
- (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 any judicial proceeding in order to adjudicate any claim covered by this Report. The Company shall have the right to select counsel of its choice (subject to the right of the Guaranteed Claimant to object for reasonable cause) to represent the Guaranteed Claimant and will not pay the fees of any other counsel.
- (d) To pay or tender to the Guaranteed 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 Company shall be addressed to **First American Title Insurance Company, 1 First American Way, Santa Ana, CA 92707, 800-347-7826.**

EXCLUSIONS FROM COVERAGE

- 1. The Company assumes no liability under this Report for any loss, cost or damage resulting from any physical condition of the Land.
- 2. The Company assumes no liability under this Report for any loss, cost or damage resulting from any typographical, clerical or other errors in the Public Records.

3. The Company assumes no liability under the Report for matters affecting title subsequent to the date of this Report or the Final Judicial Report or any supplement thereto.
4. The Company assumes no liability under this Report for the proper form or execution of any pleadings or other documents to be filed in any judicial proceedings.
5. The Company assumes no liability under this Report for any loss, cost, or damage resulting from the failure to complete service on any parties shown in Schedule B of the Preliminary Judicial Report and the Final Judicial Report or any Supplemental Report issued thereto.