

Transaction Identification Data for reference only:

Issuing Agent: **Alabama Title Co., Inc. (205)-322-1821**
Issuing Office: **2233 Second Avenue North, Birmingham, AL 35203**
ALTA® Universal ID:
Loan ID Number:
Commitment Number:
Issuing Office File Number: **File No.: 2018-2453M**
Property Address:
Revision Number:

Schedule A

1. Commitment Date: **November 9, 2018 at 8:00 AM**

2. Policy or Policies to be issued:

(a) ALTA Owner's Policy (6-17-06)

Amount Proposed Insured:
\$0.00 ANY LEGALLY QUALIFIED PURCHASER

(b) ALTA Loan Policy (6-17-06)

Amount Proposed Insured:

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 the Land is at the Commitment Date vested in:

Alan Diseker

5. The land referred to in this commitment is situated in the County of Jefferson, State of Alabama, and described as follows:

SEE ATTACHED SHEET FOR LEGAL DESCRIPTION

File All Papers In Jefferson County - Birmingham Division

Old Republic National Title Insurance Company

Countersigned:

[Handwritten Signature]
Trige Tingle #0659450
Alabama Title Co., Inc. License No: 0188198
Agent of Old Republic National Title Insurance Company

American Land Title Association Commitment

File No.: 2018-2453M

Legal Description:

A part of the SE ¼ of the SE ¼ of Section 20, Township 17 South, Range 3 West; a part of the NW ¼ of the NW ¼ of Section 28, Township 17 South, Range 3 West; and a part of the NE ¼ of the NE ¼ of Section 29, Township 17 South, Range 3 West, Jefferson County, Alabama, all of which is more particularly described as follows:

Commence at the Northwest corner of said SE ¼ of the SE ¼; thence run South along the West line of same for 287.38 feet to a point on the Southwesterly right of way line of U.S. Highway 78 West; thence 44 degrees, 17' left and run Southeasterly along said right of way line for 879.81 feet to the Point of Beginning; thence 89 degrees, 07' right and run Southwest 486.88 feet to a point on the Easterly right of way line of Jasper Road; thence 67 degrees, 49' 30" left (deed 67 degrees, 47' 30") and run Southeasterly along said right of way line for 548.98 feet; thence 1 degrees, 57' right and run Southeasterly along said right of way line for 605.00 feet to the Northerly right of way line of Pratt Highway; thence 52 degrees, 45' 31" left and run Southeasterly for 323.48 feet to the beginning of a curve to the left, said curve subtending a central angle of 24degrees, 58' 27" and having a radius of 355.42 feet; thence run Easterly along the arc of said curve and along said right of way line for 154.92 feet to the end of said curve; thence at tangent to said curve run Northeasterly along said right of way line for 453.80 feet to the beginning of a curve to the left said curve having a radius of 572.95 feet and subtending a central angle of 26 degrees, 26'; thence run Northeasterly along said right of way line and along the arc of said curve and said right of way line for 264.33 feet to the end of said curve; thence at tangent to said curve run Northeasterly along said right of way line 218.93 feet; thence 32 degrees, 08' left and run Northeasterly along said right of way line for 71.68 feet to a point on the Westerly right of way line of U.S. Highway 78 West; thence 90 degrees, 00' left and run Northwesterly along said right of way line for 198.20 feet to the beginning of a curve to the right, said curve having a radius of 1,985.08 feet and subtending a central angle of 3 degrees, 03', 13"; thence run Northwesterly along the arc of said curve and along said right of way line for 105.80 feet; thence from tangent to said curve 90 degrees, 00' left and run Southwesterly for 45.00 feet; thence 90 degrees, 00' right to become tangent to a curve to the right, said curve having a radius of 2,030.08 feet and subtending a central angle of 9 degrees, 00' thence run Northwesterly along the arc of said curve and along said right of way line for 318.88 feet to the end of said curve; thence form tangent to said curve 90 degrees, 00" right and run Northeasterly for 45.00 feet; thence 90 degrees, 00' left to become tangent to a curve to the right, said curve having a radius of 1,985.08 feet and subtending a central angle of 11 degrees, 00' 45"; thence Northwesterly along the arc of said curve and along said right of way line for 381.55 feet; thence from tangent to said curve 90 degrees, 00' right and run Northeasterly for 5.00 feet; thence 90 degrees, 00' left and run Northwesterly along said right of way line of U.S. Highway 78 West for 879.90 feet to the Point of Beginning.

File No.: 2018-2453M

Schedule B - Section I

The following requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees and charges for the Policy to the Company.
4. The following Documents in a form satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records:

NONE- FOR INFORMATIONAL PURPOSES ONLY

5. Pay all taxes and/or assessments, levied and assessed against the land, which are due and payable.
6. We require the enclosed information concerning policies and practices regarding sharing of personal information to be delivered to the consumer, seller, purchaser and/or borrower before or/at the time of settlement. The title insurer's privacy statement attached hereto is to be delivered to the appropriate party or parties as required by the Federal Finance Services Modernization Act. Alabama Title Co., Inc. adopts and shall comply with any privacy provision as set forth in the enclosed statement.
7. We require proof from the Sewer Billing Office, the local Water Works Board and/or the local Utilities Board, that all Sanitary Sewer charges, Water Works Board sewer charges and /or the local Water Authority charges are paid current, if any due.
8. Alabama Code Section 40-18-86 requires the purchaser to withhold a percentage of the proceeds from the sale or transfer of real estate by non-residents of the State of Alabama. The purchaser should determine if the seller is a non-resident of Alabama within the meaning of Code Section 40-18-86 and if the transaction is subject to the withholding requirement.

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SCHEDULE B - SECTION 1 - CONTINUED

File No.: 2018-2453M

9. Satisfactory compliance with the provisions contained in Act 2012-494, regarding completion and attestation of the Real Estate Sales Validation Form.
10. Ad Valorem taxes for the year 2018 are assessed in the name of Alan Diseker under Parcel ID(s):22-00-20-4-030-004.000; 22-00-28-2-002-001.000 and 22-00-29-1-000-001.000 and Ad Valorem taxes are A LIEN DUE AND NOW PAYABLE in the amount of \$684.40 and \$1,026.60 and \$668.44.
11. We require proof that there are no outstanding municipal assessments and/or weed liens in favor of the City of Birmingham.
12. We find no mortgages recorded on subject property. We require explanation of said fact.
13. Alabama Title Co., Inc. and Old Republic National Title Insurance Company collectively, called the Company has issued this preliminary title commitment at the request of Friedman, Dazzio, Zulanis and Bowling, P.C., known herein as addressee, for general informational purposes only, with no liability being assumed by the Company. Reliance upon information contained herein is solely at the risk of the addressee. The Company disclaims any damages, rights, claims or causes of action that may arise from reliance upon information contained herein by the addressee or others. The addressee may request that the Company issue a commitment for title insurance by disclosing the named insured or nominee, together with the total amount of liability to the Company. The Company may accept in writing the request for title insurance, by amending the preliminary commitment reflecting the disclosed insured, total liability, and premium charge for title insurance, together with any amendments or modifications thereto, signed by an authorized officer of the Company.
 1. No liability is incurred by this commitment until the nominee of, and/or the proposed insured is identified.
 2. The Company reserves the right to make additional exceptions once the proposed insured is identified.

Valid only if Schedule B - Section 2 is attached

File No.: 2018-2453M

Schedule B - Section 2

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared 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. Taxes due in the year of 2019, a lien, but not yet payable, until October 1, 2019.
3. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
4. Rights or claims of parties in possession not shown by the public records.
5. Any facts, rights, interest, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
6. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
7. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term “encroachment” includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.

CONTINUED NEXT PAGE

SCHEDULE B - SECTION 2 - CONTINUED

File No.: 2018-2453M

8. Any prior reservation or conveyance, together with release of damages, of minerals of every kind and character, including, but not limited to oil, gas, sand, limestone, and gravel in, on, and under subject property.
9. Any lien for services, labor or material in connection with improvements, repairs or renovations provided before, on or after Date of Policy, not shown by the public records.
10. Less and except any portion of subject property lying within a roadway.
11. Right of way granted to the City of Birmingham as recorded in Volume 6139, page 411.
12. Right of way granted to Alabama Power Company as recorded in Instrument #200103/5177; Instrument #200103/5175; Instrument #200106/1669; Instrument #200217/2230; Instrument #200217/2231 and Instrument #200517/2243.
13. Less and except any portion of subject property lying within a cemetery.
14. The Company's liability for this Report is limited to \$300.00. No liability is assumed for items not indexed or mis-indexed, or for matters which would be disclosed by an accurate survey or inspection of the premises. This report and the Legal Description given herein are based upon information supplied by the applicant as to the location and identification of the premises in question, and no liability is assumed for any discrepancies resulting therefrom. This report is offered to you as a courtesy and does not represent either a Commitment to insure title, or an opinion as the marketability of title to the subject premises until such time as parties to this transaction are identified and the exception is deleted.



JEFFERSON COUNTY, ALABAMA. CITIZEN ACCESS PORTAL

WELCOME PROPERTY TAX PERSONAL PROPERTY REDEMPTION

- Search
- Pay Tax
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- Forms

PARCEL #: 22 00 20 4 030 004.000
OWNER: DISEKER ALAN
ADDRESS: 711 JENNIFER DR AUBURN AL 36830
LOCATION: 1503 FORESTDALE BLVD BHAM AL 35214

Baths: **0.0** H/C Sqft: **0**
 Bed Rooms: **0** Land Sch: **A158**
 Land: **94,400** Imp: **0** Total: **94,400**
 Acres: **0.000** Sales Info: **08/11/2017 \$116,000**

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Tax Year: 2018

SUMMARY LAND BUILDINGS SALES PHOTOGRAPHS MAPS

SUMMARY

ASSESSMENT

PROPERTY CLASS: 3 OVER 65 CODE:
 EXEMPT CODE: DISABILITY CODE:
 MUN CODE: 30 BIRMINGHAM HS YEAR: 0
 SCHOOL DIST: EXM OVERRIDE AMT: \$0.00
 OVR ASD VALUE: \$0.00 TOTAL MILLAGE: 72.5

CLASS USE:
 FOREST ACRES: 0 TAX SALE:
 PREV YEAR VALUE: \$94,400.00 BOE VALUE: 0

VALUE

LAND VALUE 10% \$94,440
 LAND VALUE 20% \$0
 CURRENT USE VALUE [DEACTIVATED] \$0

TOTAL MARKET VALUE [APPR. VALUE: \$94,400]: \$94,440

Assesment Override:
 MARKET VALUE:
 CU VALUE:
 PENALTY:
 ASSESSED VALUE:

QUICK LINKS

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- Property Tax
- Assessment
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- Millage Rate
- Contact Us
- County Site
- ** News **

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Jefferson County
 716 Richard Arrington Jr
 Blvd N
 Birmingham, AL 35203
 (205) 325-5500

TAX INFO

	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	3	30	\$9,440	\$61.36	\$0	\$0.00	\$61.36
COUNTY	3	30	\$9,440	\$127.44	\$0	\$0.00	\$127.44
SCHOOL	3	30	\$9,440	\$77.41	\$0	\$0.00	\$77.41
DIST SCHOOL	3	30	\$9,440	\$0.00	\$0	\$0.00	\$0.00
CITY	3	30	\$9,440	\$269.04	\$0	\$0.00	\$269.04
FOREST	3	30	\$0	\$0.00	\$0	\$0.00	\$0.00
SPC SCHOOL1	3	30	\$9,440	\$53.81	\$0	\$0.00	\$53.81
SPC SCHOOL2	3	30	\$9,440	\$95.34	\$0	\$0.00	\$95.34

ASSD. VALUE: \$9,440.00

\$684.40

GRAND TOTAL: \$684.40

Payoff Quote

DEEDS

INSTRUMENT NUMBER

[2017084925](#)
[9704-4198](#)

PAYMENT INFO

DATE	PAY DATE	TAX YEAR	PAID BY	AMOUNT
8/11/2017		2018		\$0.00
04/03/1997	3/20/2018	2017	ALAN DISEKER	\$712.19
	1/13/2017	2016	NORTHROP KENNETH	\$684.40
	1/8/2016	2015	-	\$689.40
	1/12/2015	2014	-	\$661.08
	1/16/2014	2013	NORTHROP, KENNETH	\$661.08
	12/4/2012	2012	BETTS JON C & HILL JAMES B &	\$661.08
	20111205	2011	***	\$661.08
	20101231	2010	***	\$661.08
	20091231	2009	***	\$661.08
	20081231	2008	***	\$661.08
	20071231	2007	***	\$661.08
	20061220	2006	***	\$661.08
	20051231	2005	***	\$661.08
	20041231	2004	***	\$661.08
	20031218	2003	***	\$661.08
	20030124	2002	***	\$628.43
	20011231	2001	***	\$650.67
	20001231	2000	***	\$650.67
	20000417	1999	***	\$731.09
	19981231	1998	***	\$20.64
	19971231	1997	***	\$20.64
	19961231	1996	***	\$15.64



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JEFFERSON COUNTY, ALABAMA. CITIZEN ACCESS PORTAL

- Search
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PARCEL #: 22 00 28 2 002 001.000	Baths: 0.0	H/C Sqft: 0
OWNER: DISEKER ALAN	50-012.0	Bed Rooms: 0
ADDRESS: 711 JENNIFER DR AUBURN AL 36830	Land: 141,500	Land Sch: A158
LOCATION: 1401 BANKHEAD HWY W BHAM AL 35204	Acres: 0.000	Imp: 0
		Total: 141,500
		Sales Info: 08/11/2017 \$116,000

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Tax Year: 2018

- SUMMARY LAND BUILDINGS SALES PHOTOGRAPHS MAPS

SUMMARY

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ASSESSMENT	VALUE	
PROPERTY CLASS: 3	LAND VALUE 10%	\$141,470
EXEMPT CODE:	LAND VALUE 20%	\$0
MUN CODE: 30 BIRMINGHAM	CURRENT USE VALUE [DEACTIVATED]	\$0
SCHOOL DIST:		
OVR ASD VALUE: \$0.00		
CLASS USE:	TOTAL MARKET VALUE [APPR. VALUE: \$141,500]:	\$141,470
FOREST ACRES: 0	Assesment Override:	
PREV YEAR VALUE: \$141,500.00	MARKET VALUE:	
TAX SALE:	CU VALUE:	
BOE VALUE: 0	PENALTY:	
	ASSESSED VALUE:	

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TAX INFO

Jefferson County
716 Richard Arrington Jr
Blvd N
Birmingham, AL 35203
(205) 325-5500

	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	3	30	\$14,160	\$92.04	\$0	\$0.00	\$92.04
COUNTY	3	30	\$14,160	\$191.16	\$0	\$0.00	\$191.16
SCHOOL	3	30	\$14,160	\$116.11	\$0	\$0.00	\$116.11
DIST SCHOOL	3	30	\$14,160	\$0.00	\$0	\$0.00	\$0.00
CITY	3	30	\$14,160	\$403.56	\$0	\$0.00	\$403.56
FOREST	3	30	\$0	\$0.00	\$0	\$0.00	\$0.00
SPC SCHOOL1	3	30	\$14,160	\$80.71	\$0	\$0.00	\$80.71
SPC SCHOOL2	3	30	\$14,160	\$143.02	\$0	\$0.00	\$143.02

ASSD. VALUE: \$14,160.00 \$1,026.60 GRAND TOTAL: \$1,026.60

Payoff Quote

DEEDS

INSTRUMENT NUMBER	DATE	PAY DATE	TAX YEAR	PAID BY	AMOUNT
2017084925	8/11/2017		2018		\$0.00
9704-4198	04/03/1997	3/20/2018	2017	ALAN DISEKER	\$1,063.28
		1/13/2017	2016	NORTHROP KENNETH	\$1,026.60
		1/8/2016	2015		\$1,031.60
		1/12/2015	2014		\$989.12
		1/16/2014	2013	NORTHROP, KENNETH	\$989.12
		12/4/2012	2012	BETTS JON C & HILL JAMES B &	\$988.45
		20111205	2011	***	\$988.45
		20101231	2010	***	\$988.45
		20091231	2009	***	\$988.45
		20081231	2008	***	\$988.45
		20071231	2007	***	\$988.45
		20061220	2006	***	\$988.45
		20051231	2005	***	\$988.45
		20041231	2004	***	\$988.45
		20031218	2003	***	\$988.45
		20030124	2002	***	\$939.08
		20011231	2001	***	\$939.08
		20001231	2000	***	\$939.08
		20000417	1999	***	\$1,025.47
		19981231	1998	***	\$25.85
		19971231	1997	***	\$25.85
		19961231	1996	***	\$18.29



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JEFFERSON COUNTY, ALABAMA. CITIZEN ACCESS PORTAL

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PARCEL #: 22 00 29 1 000 001.000
OWNER: DISEKER ALAN
ADDRESS: 711 JENNIFER DR AUBURN AL 36830
LOCATION: 1451 BANKHEAD HWY W BHAM AL 35214
 << Prev Next >> [1 / 1 Records] Processing...

WELCOME **PROPERTY TAX** PERSONAL PROPERTY REDEMPTION

Baths: **0.0** H/C Sqft: **0**
 Bed Rooms: **0** Land Sch: **A158**
 Land: **92,200** Imp: **0** Total: **92,200**
 Acres: **0.000** Sales Info: **08/11/2017 \$116,000**

Tax Year : 2018

SUMMARY LAND BUILDINGS SALES PHOTOGRAPHS MAPS

SUMMARY

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- ** News **

ASSESSMENT

PROPERTY CLASS: 3 OVER 65 CODE:
 EXEMPT CODE: DISABILITY CODE:
 MUN CODE: 36 BIRMINGHAM HS YEAR: 0
 SCHOOL DIST: EXM OVERRIDE AMT: \$0.00
 OVR ASD VALUE: \$0.00 TOTAL MILLAGE: 72.5
 CLASS USE:
 FOREST ACRES: 0 TAX SALE:
 PREV YEAR VALUE: \$92,200.00 BOE VALUE: 0

VALUE

LAND VALUE 10% \$92,160
 LAND VALUE 20% \$0
 CURRENT USE VALUE [DEACTIVATED] \$0
 TOTAL MARKET VALUE [APPR. VALUE: \$92,200]: \$92,160
 Assessment Override:
 MARKET VALUE:
 CU VALUE:
 PENALTY:
 ASSESSED VALUE:

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TAX INFO

	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	3	36	\$9,220	\$59.93	\$0	\$0.00	\$59.93
COUNTY	3	36	\$9,220	\$124.47	\$0	\$0.00	\$124.47
SCHOOL	3	36	\$9,220	\$75.60	\$0	\$0.00	\$75.60
DIST SCHOOL	3	36	\$9,220	\$0.00	\$0	\$0.00	\$0.00
CITY	3	36	\$9,220	\$262.77	\$0	\$0.00	\$262.77
FOREST	3	36	\$0	\$0.00	\$0	\$0.00	\$0.00
SPC SCHOOL1	3	36	\$9,220	\$52.55	\$0	\$0.00	\$52.55
SPC SCHOOL2	3	36	\$9,220	\$93.12	\$0	\$0.00	\$93.12
ASSD. VALUE: \$9,220.00			\$668.44		GRAND TOTAL: \$668.44		

Payoff Quote

DEEDS

INSTRUMENT NUMBER

[2017084925](#)
[9704-4198](#)

PAYMENT INFO

DATE	PAY DATE	TAX YEAR	PAID BY	AMOUNT
8/11/2017		2018		\$0.00
04/03/1997	3/20/2018	2017	ALAN DISEKER	\$685.81
	1/13/2017	2016	NORTHROP KENNETH	\$668.44
	1/8/2016	2015		\$673.44
	1/12/2015	2014		\$645.78
	1/16/2014	2013	NORTHROP, KENNETH	\$645.78
	12/4/2012	2012	BETTS JON C & HILL JAMES B &	\$645.78
	20111205	2011	***	\$645.78
	201010231	2010	***	\$645.78
	20091231	2009	***	\$645.78
	20081231	2008	***	\$645.78
	20071231	2007	***	\$645.78
	20061220	2006	***	\$645.78
	20051231	2005	***	\$645.78
	20041231	2004	***	\$645.78
	20031218	2003	***	\$645.78
	20030124	2002	***	\$587.42
	20011231	2001	***	\$691.67
	20001231	2000	***	\$691.67
	20000417	1999	***	\$759.98
	19981231	1998	***	\$54.55
	19971231	1997	***	\$54.55
	19961231	1996	***	\$49.55



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