

KENTUCKY LAND TITLE AGENCY, INC.
2362 GRANDVIEW DRIVE
FT. MITCHELL, KENTUCKY 41017
PHONE (859) 344-1919
FAX (859) 344-1355

TO: Estate of Kathleen Holaday

FROM: Amy J. Arnsperger

DATE: October 1, 2025

RE: 4 Fernwood Court
Alexandria, Kentucky 41001
KLT File #86616

I N V O I C E

Title Examination	\$300.00
-------------------	----------

Total:	\$300.00
--------	----------

Thank you.

Re: Estate of Kathleen M. Holaday
Address: 4 Fernwood Court
Alexandria, Kentucky 41001

File: 86616

CERTIFICATE OF TITLE EXAMINATION

TO: Amy Wright

This is to certify that I have made a careful examination of the public records in the County Courthouse as indicated, as relates to the following described real estate:

Group: 70301/C2
PIDN: 999-99-25-224.00

See Attached Exhibit "A" for legal description.

This examination was made through the 26th day of September, 2025 at 7:00 a.m. and in my opinion, fee simple title as of the date of such examination was vested in the Estate of Kathleen M. Holaday, as shown in a deed from Richard D. Johnson, a married man, and his wife, Nicki R. Johnson, dated 7-22-03 and recorded 8-1-03 in Deed Book 262, page 531 of the Campbell County, Kentucky Clerk's records, and subject to the following:

I. TAXES:

(1) AMOUNT OF LAST CITY & COUNTY TAXES

- (a) City:** Alexandria, 2024, Bill #PIDN, \$634.69 paid
- (b) County:** Campbell, 2024, Bill #3632, \$3,590.15 paid
- (c) Valuation:** \$343,700.00 (taxes based on homestead exemption)

(2) CURRENT TAXES FOR 2025:

- (a) City:** Alexandria, amount due in October, 2025 is \$633.00
- (b) County:** Campbell, estimated amount due in November, 2025 is \$3,590.15
- (c) Valuation:** \$343,700.00 (taxes based on homestead exemption)

II. MORTGAGES:

Mortgagor: Alan L. Bogen and Kathleen M. Holaday
Mortgagee: Wells Fargo Bank, N.A.
Dated: 11-29-13 Recorded: 12-4-13
Mortgage Book: 868 Page: 89
Amount: \$116,016.05

III. RESTRICTIONS & CONDITIONS:

1. Payment of the 2025 and all subsequent years' taxes assessed a lien but not yet due and payable.
2. Restrictive covenants appearing of record in Misc. Book 46, page 481, which do not contain a reversionary clause.

III. EASEMENTS:

1. Easement for utilities over the front 15 feet of premises as shown on the recorded plat of subdivision.
2. Easement for sanitary sewer over the front portion of premises as shown the recorded plat of subdivision.
3. Building setback line of 30 feet as shown on the recorded plat of subdivision.

V. OTHER DEFECTS & REQUIREMENTS: None

VI. ADDITIONAL NOTES:

1. The scope of this title examination includes at least one arms-length transaction.
2. Title was originally held by Alan L. Bogen and Kathleen M. Holaday. Alan L. Bogen died on August 24, 2018, and by virtue of the survivorship language contained in said deed, title vested in Kathleen M. Holaday. She died on September 3, 2023. By virtue of the order and her last will and testament recorded in Will Book 51, pages 28 and 29, Lori Lederer was appointed executrix of the estate, with the power to sell the real estate.

This title report does not make any representations with regard to (a) any parties in possession; (b) deficiencies in quantities of land; (c) boundary line disputes; (d) roadways; (e) any unrecorded easements; (f) any unrecorded liens; (g) accuracy of the index books of the County Clerk; (h) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (i) any undisclosed heirs; (j) any fraud or forgery in connection with any of the instruments in the chain of title; (k) mental incompetence; (l) confusion with regard to the name or proper identity of the parties; (m) improprieties with regard to delivery of deed; (n) marital rights (spouse or former spouse dower interests); (o) any instrument executed by a minor; (p) lack of corporate capacity in the event there is corporation in the chain of title; (q) any facts that would be revealed by examination of the records of the State Courts; (r) any questions of security interest or liens under the Uniform Commercial Code; (s) any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting, regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvement now or hereafter erected on the land, or prohibiting a separation in ownership or reduction in the dimensions or area of the land, or the effect of any violation of any such law, ordinance or governmental regulation.

These items listed in the above paragraph are matters which would not be revealed by an examination of the record of the County Clerk, and therefore, matters in which we have no means of securing the necessary information. The matters under (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified licensed surveyor. Item (f) may be revealed by an inspection of the premises for new improvements. Items (g) through (r) may be insured against by the purchase of title insurance, and should you have any questions concerning these items, we would be pleased to discuss the same with you.

This Certificate of Title Examination covers the time period from 1-1-85 through 9-26-2025 at 7:00 a.m.

Respectfully Submitted,



Ronald G. Mullen
Attorney at Law
2362 Grandview Drive
Ft. Mitchell, KY 41017
(859) 344-1919

EXHIBIT "A"

Group: 70301/C2
PIDN: 999-99-25-224.00

PARCEL ONE:

Situated in the City of Alexandria, Campbell County, Kentucky, and being Lot Numbered Fifteen (15), of the Country Grove Subdivision, Phase Three (3), Plat 24, Side B. For a further description of said lot, reference is made to the plat recorded as above in the Alexandria Records of the Campbell County Clerk.

PARCEL TWO:

Situated in the City of Alexandria, Campbell County, Kentucky, and being the westerly portion of Lot Numbered Fourteen (14) of the Country Grove Subdivision, Phase Three (3), Plat 24, Side B, as shown on the convenience plat recorded in Deed Book 192, page 497, consisting of 1920 square feet, more or less. This conveyance shall be a land addition to Lot Fifteen (15) of said subdivision, as conveyed to the Grantees by deed dated November 10, 1988, and recorded in Deed Book 188, page 327, and is for the purpose of giving Lot 15 a conforming side yard requirement.