



BID PACKET

GOLFVIEW ESTATES ELK RUN GOLF NEIGHBORHOOD

HOME ONLINE AUCTION

**2103 SAINT ANDREWS ROAD
JEFFERSONVILLE, IN 47130**

ONLINE BIDDING ENDS

TUESDAY, APRIL 14 @ 2PM

BID ONLINE AT HARRITGROUP.COM

**HARRITT
GROUP INC.**
AUCTIONS SINCE 1985



HARRITT GROUP INC.

REAL ESTATE ONLINE AUCTION TERMS AND CONDITIONS
2103 SAINT ANDREWS ROAD, JEFFERSONVILLE, IN 47130
Bidding Ends Tuesday, April 14, 2026

This property is offered under specific terms and conditions per the printed auction bid packet and is included and adapted in a legally binding purchase agreement. If you have not read and reviewed the auction bid packet or do not completely accept the terms and conditions - do not bid.

BIDDING ONLINE

Proper and complete registration is required. All bidders must provide name, address, phone number, email address, and credit card information to register. A credit card will be validated before bidding access is granted, but is not a recognized form of payment of the deposit or purchase price. By registering, all bidders acknowledge having read and agree to be bound by the Auction Terms and Conditions.

While online bidding is very popular, not everyone is entirely comfortable with the process. The Harritt Group staff is always available to assist any bidder who has questions. If you need assistance placing a bid online or prefer to submit a bid in person, please call our office for assistance @ 812-944-0217.

BUYER'S PREMIUM

A 10% buyer's premium will be added to the final bid. The buyer's premium, together with the final bid amount, will constitute the total purchase price of the Real Estate. *(Example: Hammer Bid Price \$100,000 plus 10% Buyer's Premium equals Contract Purchase Price of \$110,000)*

MANNER OF PAYMENT

A 10% non-refundable down payment of the Contract Purchase Price in the form of cash, check, or wired funds in USD are due within 24 hours following the auction with the signing of a legally binding purchase agreement. *(Example: Hammer Bid Price \$100,000 + 10% Buyer's Premium \$10,000 = Contract Purchase Price \$110,000 with a 10% Down Payment of \$11,000)*. Arrangements will be made to meet with the successful bidder to execute the documents or the documents can be emailed to the successful bidder and returned by email, DocuSign or fax to the Harritt Group within 24 hours of the auction.

CLOSING

All auctions are a cash sale and the balance of the purchase price will be due in 40 calendar days, **on or before Tuesday, May 26, 2026**. If the buyer chooses to obtain financing for the balance of the purchase price, completion of this transaction is *not* based upon the condition of successfully obtaining financing nor is it subject to a satisfactory appraisal, survey, or inspections of any kind. All closing costs and wiring fees are the buyer's expenses.

INSPECTION

Property is being sold "As Is" with no contingencies and no warranties expressed or implied. All inspections are welcomed *prior to auction* at the buyer's expense. The buyer relies upon the condition of the property based upon their own examination and has not relied upon any statement or representation by the auctioneer or staff as to the nature or condition of the property. *Square footage measurements are estimated. Buyers can make their own precise measurements, if needed.*

FLOOD DESIGNATION

Buyer may not terminate the agreement if the property requires flood insurance or that is subject to building or use limitations by reason of the location, which materially interferes with the buyer's intended use of the property. The buyer shall pay for and be responsible for flood certification if needed. *FEMA records indicate that the property is not in a flood zone.*

EVIDENCE OF TITLE

Seller will provide a merchantable title via a deed. The cost of title evidence, as desired by the buyer, to be a buyer's expense. Owner's title insurance is always strongly recommended, and that without said insurance, the buyer may have no future objections to the title, or potential losses. Buyer is accepting title subject to (1) Any recorded or unrecorded building restrictions, restrictive covenants, conditions, or other use restrictions applicable to the property and (2) Any recorded, unrecorded, or visible easements for public or private use including road, utilities or others, upon which existing improvements do not encroach of which there are no violations.

SURVEY

Property is being sold *without* a survey. All land measurements are per courthouse records.

REAL ESTATE TAXES AND ASSESSMENTS

All taxes that have accrued for any prior calendar year that remain unpaid shall be paid by the seller either to the County Treasurer and/or the buyer in the form of a credit at closing. All taxes that have accrued for the current calendar year shall be prorated on a calendar-year basis as of the closing date. *The buyer also acknowledges the seller's tax exemptions and/or credits may not be reflected on future tax bills.* The buyer may apply for current-year exemptions/credits at or after closing if applicable.

POSSESSION

The seller will give possession of Real Estate at closing.

FEDERAL LEAD-BASED PAINT DISCLOSURE

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint. All inspections and assessments for the presence of lead-based paint and/or lead-based paint hazards must be made prior to the auction. The buyer waives the 10-day opportunity to conduct such an assessment and acknowledge receipt of the lead-based paint disclosure form.

AUCTION END TIME

Harritt Group Online Auctions are timed events and all bidding will close at a specified time. Harritt Group Online Auctions also have an auto-extend feature. Any bid placed in the final minutes of an auction will cause the auction ending to be automatically extended from the time the bid was placed. Example: If an auction scheduled to close at 6

PM receives a bid at 5:59 PM, and the extended bidding time for that auction is 10 minutes, the close time will automatically extend to 6:09 PM. The auto-extend feature remains active until no further bids are received within the specified time frame.

MAXIMUM BID

Internet bidders who desire to make certain their bids are acknowledged should use the maximum bidding feature and place their maximum bid in ample time before the close of the auction. However, in the event two identical maximum bids for the same amount are placed, it is the first one received which will be given preference and will indicate the bidder is "Winning". The online bidder, therefore, is responsible for monitoring their bid to the close of the auction. Harritt Group will bear no liability/responsibility in case of a bidder error. Bidding platform records of Auction Mobility and the Harritt Group will be deemed conclusive in all respects and will be final.

MALFUNCTION AND LOSS OF SERVICE

The results of the auction may be rendered void if a malfunction or temporary loss of service occurs. In such an event, Harritt Group reserves the right to remedy the situation in whichever way best represents the seller, including the cancellation of existing bids. Harritt Group shall not be held liable in any way for any malfunctions or loss of service. The bidder acknowledges and understands that this service may or may not function correctly at the close of the auction. Under no circumstances shall Bidder have any kind of claim against Harritt Group or anyone else if the internet service fails to work correctly during the close of the auction. Harritt Group will not be responsible for any missed bids from any source.

SOLD WITH SELLER'S RESERVE

Final bid price is subject to the seller's confirmation. When the bidding has met the reserve, a notification will be posted and the auction will become absolute and sell to the highest bidder.

BROKER PARTICIPATION

A commission will be paid to any properly licensed Broker who registers prior to the auction a successful buyer according to the appropriate Broker Participation Agreement and requirements.

PRE-AUCTION SALES

No pre-auction offers. All bidding to be submitted online during the period of *Tuesday, March 24 through Tuesday, April 14, 2026*.

AGENCY

The Harritt Group is acting exclusively as agents for the seller.

SELLER

Michael & Elizabeth Lowell

Client Detail

2103 Saint Andrews Road, Jeffersonville, IN 47130

\$0

Listing #: **202606819**

Total Finished Sqft: **1,777**

Above Grade Finished SqFt: **1,250**

Active (03/26/26)



Prop Type:	Residential/Farm	SubType:	Residential
County:	Clark	Township:	Jeffersonville
Subdivision:	Yes	School Dst:	Greater Clark
Subdiv Nm:	Golf View Estates	Parcel#:	21000350261
Beds:	3	Lot Sz:	0.3214 / 14,000
Baths:	3 (2 1)	Lot Size Src:	Assessor
Abv Grd SF:	1,250	Lot Dim:	100 x 140
Tot Fin SF:	1,777	Year Built:	1972
New Const:	No	Annual Tax:	2,233
Est Completion:		Tax Year:	2024/2025
Home Warranty:		DOM:	1
Land Assess:	57,500	HOA \$:	/
Improvements:	162,400		
Total Assess:	219,900		
Directions:	From Veterans Parkway turn on Woehrle Road to right onto Charlestown-Jeffersonville Pike. 0.2 mile to right on St. Andrews Road. 0.6 mile to home on right. Or from Hamburg Pike take Augusta Drive to St. Andrews Road. Home on the left.		

Legal: **GOLFVIEW ESTATES #4 LOT 85**
 Tot Deductions: **\$112,462** [Deduction Type](#) [Comment](#)
 Supplemental Homestd 64,462

Remarks

GOLFVIEW ESTATES | ELK RUN GOLF NEIGHBORHOOD ONLINE HOME AUCTION - BIDDING ENDS: TUESDAY, APRIL 14 @ 2PM. Opportunity knocks! Selling online at auction, an updated move-in-ready brick and vinyl tri-level home with attached 2-car garage. Home features kitchen with raised panel oak cabinetry, dining area w/custom cabinetry and wainscoting, short flight of stairs up to 3 BR with double closets, and 2 full baths w/tile floors. The lower level has private family room w/gas fireplace, office and 1/2 bath laundry room plus walkup entrance. Spacious lot includes storage shed, 37' patio, 10x10 metal gazebo, privacy fencing. Located off Charlestown-Jeffersonville Pike, just minutes from Veterans Parkway shopping, dining, and everyday amenities. BUYER'S PREMIUM 10% Buyer's Premium added to the hammer bid price to determine the final purchase price. REAL ESTATE TERMS A non-refundable down payment, 10% of the Purchase Price (Final Bid + Buyer's Premium), in the form of cash, check, or wired funds in USD due within 24 hours following the auction, balance due in 40 days. Buyer to receive clear title. Taxes prorated to the day of closing. Selling as is without contingencies, all inspections welcomed prior to auction. If you choose to obtain financing, not subject to approval or appraisal. All closing costs are the buyer's expense. Possession at closing. Broker participation welcomed - client registration required prior to auction end date. See full details in the Auction Bid Packet.

Amenities

Type:	Tri Level	Foundation:	Crawl Space, Poured Concrete
Zoning:	Residential	Basement:	Yes
Construction:	Existing	Basement Type:	Crawl Space, Daylight, Finished, Partial, Walkup
Outbuildings:	Shed	Laundry:	Yes
# Fireplaces:	1	Laundry Location:	Basement
Roof Type:	Shingle	Laundry Type:	Laundry Room
Appliances:	Clothes Dryer, Clothes Washer, Dishwasher, Disposal, Garage Door Opener, Microwave, Oven Self Clean, Refrigerator		
Exterior Type:	Brick Over Frame	Road Frontage:	100
Exterior Feat:	Fenced Yard, Gazebo, Landscaped, Patio, Paved Driveway, Thermopane windows, Vinyl Siding		
Interior Feat:	Attic/Whole Hs Fan, Bath Main, Breakfast Bar, Ceiling Fan(s), Den/Office, Family Room, Security System, Sump Pump		
Road Type:	Paved		

Measurements

Above Grade Finished:	1,250.0	Nonconform Finished:	0.0
Above Grade Unfinish:	0.0	Nonconform Unfinish:	0.0
Below Grade Finished:	527.0	TFLS:	1,777
Below Grade Unfinish:	48.0		

Room Sizes & Levels

Total Rooms: **8** Garage: **Y** Garage Size: **23 x 20** Garage Type: **Attached, Front** Garage Spaces: **2**
Entry

Type	Dimension	Level	Flooring	Description
Living Room	20 x 11.3	1st Floor	Luxury Vinyl Plank	Picture window w/plantation shutters
Kitchen	10.6 x 11.2	1st Floor	Luxury Vinyl Plank	
Dining Area	11.10 x 11.5	1st Floor	Luxury Vinyl Plank	Double Doors to Aggregate Patio
Main Bedroom	15.11 x 12	2nd Floor	Carpet	
Bathroom Full	7.8 x 4	2nd Floor	Tile	Main Bedroom Bath
Bedroom	12 x 9.11	2nd Floor	Carpet	

Bedroom	11.8 x 9.11	2nd Floor	Carpet	
Bathroom Full	9 x 7.9	2nd Floor	Tile	Tile Tub Surround, Large Vanity
Family Room	23 x 11.2	LL/Basement	Tile	Gas Fireplace
Office	11 x 12	LL/Basement	Tile	
Bathroom Half	7.4 x 5.10	LL/Basement	Tile	Laundry Room

Utilities

Water Heater:	Natural Gas	Heat Type:	Forced Air
Water Type:	Public Onsite	Cooling Type:	Central Air
Natural Water:		Fuel Type:	Nat Gas
Sewer Type:	Sewer		

General Information

Possession:	At Closing	Covenants & Restr:	Yes
Flood:	No	Sign:	Yes

All information deemed reliable but not guaranteed.

Search Criteria

This search was narrowed to a specific set of Listings.

Property Type is 'Residential/Farm'

Selected 1 of 1 result.

10-21-02-000-200.000-009

Toomey Elizabeth & Michael

2103 SAINT ANDREWS ROAD 510, 1 Family Dwell - Platted Lot

09 GOLFVIEW ESTATES/10 1/2

General Information

Parcel Number 10-21-02-000-200.000-009
Local Parcel Number 21-00035-026-1

Tax ID:

Routing Number 014.000

Property Class 510
1 Family Dwell - Platted Lot

Year: 2025

Location Information

County Clark

Township JEFFERSONVILLE TOWNSHIP

District 009 (Local 019)
JEFFERSONVILLE CITY-OFW

School Corp 1010
GREATER CLARK COUNTY

Neighborhood 10045061
09 GOLFVIEW ESTATES

Section/Plat

Location Address (1)
2103 SAINT ANDREWS ROAD
JEFFERSONVILLE, IN 47130

Zoning

Subdivision

Lot

Market Model
N/A

Characteristics

Topography Level Flood Hazard

Public Utilities All ERA

Streets or Roads Paved TIF

Neighborhood Life Cycle Stage
Static

Printed Saturday, April 26, 2025

Review Group 2

Ownership

Toomey Elizabeth & Michael
2103 Saint Andrews Road
Jeffersonville, IN 47130

Legal

GOLFVIEW ESTATES #4 LOT 85



Transfer of Ownership

Table with columns: Date, Owner, Doc ID, Code, Book/Page, Adj Sale Price, V/I. Rows include dates from 09/27/2017 to 03/30/2000.

Res

Valuation Records (Work In Progress values are not certified values and are subject to change)

Table with columns: Assessment Year (2025-2021), Reason For Change, As Of Date, Valuation Method, Equalization Factor, Notice Required, Land, Improvement, Total. Includes monetary values for various categories.

Land Data (Standard Depth: Res 150', CI 100' Base Lot: Res 100' X 150', CI 0' X 0')

Table with columns: Land Type, Pricing Method, Soil ID, Act Front., Size, Factor, Rate, Adj. Rate, Ext. Value, Infl. %, Market Factor, Cap 1, Cap 2, Cap 3, Value.

Notes

10/12/2023 GENERAL : REASSESSMENT CHANGED GRADE AND EFF YR ON SFR. UPDATED 2ND FLR TO 1SFR ADDED OH. EB/MF
9/13/2019 GENERAL : REASSESSMENT -- (LG-MS) -- NO CHANGE
10/13/2017 GENERAL : SOLD FOR 164000.00 ON 9-22-17. VALID VLW
10/16/2015 GENERAL : REASSESSMENT SV SHED 300. BL/KH
9/22/2011 GENERAL : REASSESSMENT-- REASSESSMENT NO CAHNGE note not on golf course (cjm/BL)
6/7/2003 : TLS 7/17/01 AH.

Land Computations

Table with columns: Category, Value. Includes Calculated Acreage (0.32), Actual Frontage (0), Developer Discount, Parcel Acreage (0.00), 81 Legal Drain NV (0.00), 82 Public Roads NV (0.00), 83 UT Towers NV (0.00), 9 Homesite (0.32), 91/92 Acres (0.00), Total Acres Farmland (-0.32), Farmland Value (\$0), Measured Acreage (0.00), Avg Farmland Value/Acre (0.0), Value of Farmland (\$0), Classified Total (\$0), Farm / Classified Value (\$0), Homesite(s) Value (\$57,500), 91/92 Value (\$0), Supp. Page Land Value, CAP 1 Value (\$57,500), CAP 2 Value (\$0), CAP 3 Value (\$0), Total Value (\$57,500).

Data Source N/A

Collector

Appraiser

General Information

Occupancy Single-Family
Description SINGLE-FAMILY RES
Story Height 2
Style N/A
Finished Area 1825 sqft
Make

Floor Finish

- Earth Tile
- Slab Carpet
- Sub & Joist Unfinished
- Wood Other
- Parquet

Wall Finish

- Plaster/Drywall Unfinished
- Paneling Other
- Fiberboard

Roofing

- Built-Up Metal Asphalt Slate Tile
- Wood Shingle Other

Exterior Features

Description	Area	Value
Patio, Concrete	468	\$3,700

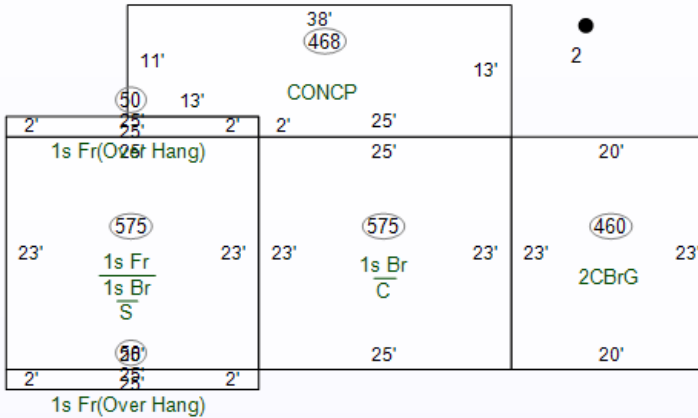
Plumbing

	#	TF
Full Bath	2	6
Half Bath	1	2
Kitchen Sinks	1	1
Water Heaters	1	1
Add Fixtures	0	0
Total	5	10

Accommodations

Bedrooms	4
Living Rooms	
Dining Rooms	
Family Rooms	1
Total Rooms	6

Heat Type



Specialty Plumbing

Description	Count	Value
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Cost Ladder

Floor	Constr	Base	Finish	Value	Totals
1	7	1150	1150	\$126,100	
2	1Fr	675	675	\$41,700	
3					
4					
1/4					
1/2					
3/4					
Attic					
Bsmt					
Crawl		575	0	\$6,200	
Slab		575	0	\$0	

Total Base \$174,000

Adjustments 1 Row Type Adj. x 1.00 \$174,000

Unfin Int (-)		\$0
Ex Liv Units (+)		\$0
Rec Room (+)		\$0
Loft (+)		\$0
Fireplace (+)	MS:1 MO:1	\$4,500
No Heating (-)		\$0
A/C (+)	2:675 1:1150	\$5,700
No Elec (-)		\$0
Plumbing (+ / -)	10 - 5 = 5 x \$800	\$4,000
Spec Plumb (+)		\$0
Elevator (+)		\$0

Sub-Total, One Unit \$188,200

Sub-Total, 1 Units

Exterior Features (+)	\$3,700	\$191,900
Garages (+) 460 sqft	\$19,400	\$211,300
Quality and Design Factor (Grade)		1.10
Location Multiplier		0.87

Replacement Cost \$202,214

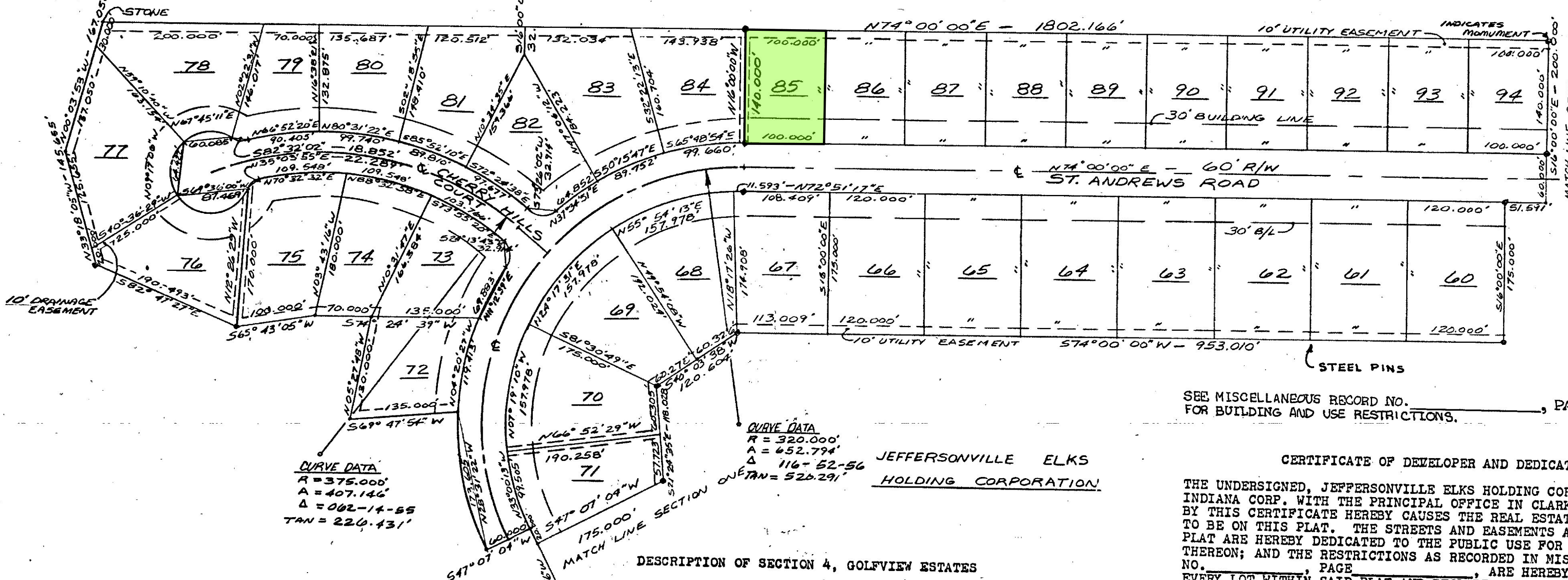
Summary of Improvements

Description	Story Height	Constr Type	Grade	Year Built	Eff Year	Eff Co Age	nd	Base Rate	LCM	Adj Rate	Size	RCN	Norm Dep	Remain. Value	Abn Obs	PC	Nbhd	Mrkt	Cap 1	Cap 2	Cap 3	Improv Value
1: SINGLE-FAMILY RESIDE	2	4/6 Maso	C+2	1972	1995	30	A		0.87		1,825 sqft	\$202,214	24%	\$153,680	0%	100%	1.1000	1.000	100.00	0.00	0.00	\$169,000
2: Utility Shed1	1	SV	C	1996	1996	29	A		0.87		80 sqft		60%		0%	100%	1.0000	1.000	100.00	0.00	0.00	\$300

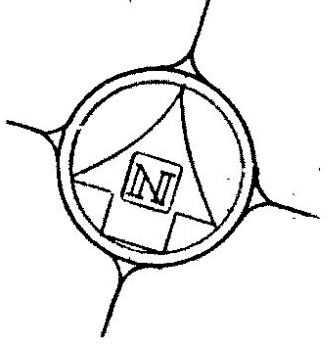
722

WYATT

NOTE: ALL DISTANCES IN CURVES ARE CHORD DISTANCES
CORNER RADII = 25.000' R.



MATCH LINE SECTION THREE



CURVE DATA
 R = 375.000'
 A = 407.146'
 Δ = 082-14-55
 TAN = 220.431'

CURVE DATA
 R = 320.000'
 A = 452.794'
 Δ = 116-52-56
 TAN = 520.291'

JEFFERSONVILLE ELKS
 HOLDING CORPORATION

SEE MISCELLANEOUS RECORD NO. _____, PAGE _____
 FOR BUILDING AND USE RESTRICTIONS.

CERTIFICATE OF COUNTY PLAN COMMISSION

THIS TO CERTIFY THAT THE WITHIN PLAT WAS EXAMINED AND APPROVED BY THE CLARK COUNTY PLAN COMMISSION ON THE 15th DAY OF August, 1965 IN ACCORDANCE WITH PROVISIONS OF AN ORDINANCE ADOPTED DECEMBER 28, 1950, BY THE BOARD OF COUNTY COMMISSIONERS OF CLARK COUNTY, INDIANA, CREATING SAID COMMISSION, AND ORDINANCE OF SAID BOARD OF COUNTY COMMISSIONERS ADOPTED JULY 2, 1951, ENACTING REQUIREMENTS AND PROCEDURES RELATIVE TO THE SUBDIVIDING AND PLATTING OF UNINCORPORATED AREAS WITHIN THE LIMITS OF CLARK COUNTY, INDIANA.

CLARK COUNTY PLAN COMMISSION

BY: [Signature] PRESIDENT

ATTEST: [Signature] SECRETARY

DESCRIPTION OF SECTION 4, GOLFOVIEW ESTATES

BEGINNING AT THE WEST CORNER OF GRANT 20, ILLINOIS GRANT CLARK COUNTY, INDIANA, THENCE ALONG THE WEST LINE OF SAID GRANT NORTH 40° 29' 03" WEST A DISTANCE OF 1947.0 FEET TO A POINT IN THE CENTERLINE OF THE JEFFERSONVILLE-CHARLESTOWN PIKE, THENCE CONTINUING ALONG SAID WEST LINE NORTH 40° 29' 03" WEST A DISTANCE OF 1977.92 FEET TO A STONE, THENCE SOUTH 74° 00' 00" WEST 295.40 FEET TO A POINT, THE TRUE POINT OF BEGINNING:

THENCE	S16° 00' 00" E	200.00 FEET	TO A POINT
"	S74° 00' 00" W	51.591 "	"
"	S16° 00' 00" E	175.000 "	"
"	S74° 00' 00" W	953.010 "	"
"	S40° 03' 38" W	120.604 "	"
"	S21° 24' 35" E	118.028 "	"
"	S47° 07' 04" W	175.000 "	"
"	N42° 52' 56" W	20.000 "	"
"	S47° 07' 04" W	60.000 "	"
"	N28° 31' 22" W	173.605 "	"
"	S69° 47' 54" W	135.000 "	"
"	N05° 27' 48" W	130.000 "	"
"	S74° 24' 39" W	70.000 "	"
"	S65° 43' 05" W	100.000 "	"
"	N82° 47' 27" W	190.493 "	"
"	N33° 18' 05" W	145.655 "	"
"	N00° 03' 53" W	167.050 "	"
"	N74° 00' 00" E	1802.166 "	"

TO A POINT OF BEGINNING, CONTAINING 16.9734 ACRES.

CERTIFICATE OF DEVELOPER AND DEDICATION

THE UNDERSIGNED, JEFFERSONVILLE ELKS HOLDING CORPORATION, AN INDIANA CORP. WITH THE PRINCIPAL OFFICE IN CLARK COUNTY, INDIANA BY THIS CERTIFICATE HEREBY CAUSES THE REAL ESTATE HEREIN DESCRIBED TO BE ON THIS PLAT. THE STREETS AND EASEMENTS AS SHOWN ON SAID PLAT ARE HEREBY DEDICATED TO THE PUBLIC USE FOR THE PURPOSES INDICATED THEREON; AND THE RESTRICTIONS AS RECORDED IN MISCELLANEOUS RECORD NO. _____, PAGE _____, ARE HEREBY IMPOSED ON EACH AND EVERY LOT WITHIN SAID PLAT AND DECLARED TO BE COVENANTS RUNNING WITH THIS LAND. SAID RESTRICTIONS ARE FOR THE BENEFIT OF ALL PERSONS AND CORPORATIONS WHO MAY HEREAFTER HAVE ANY VESTED INTEREST, LEGAL OR EQUITABLE, IN ANY LOT WITHIN SAID PLAT.

IN WITNESS WHEREOF THE SAID JEFFERSONVILLE ELKS HOLDING CORPORATION HAS CAUSED THIS PLAT TO BE MADE AND THIS CERTIFICATE TO BE EXECUTED FOR AND ON ITS BEHALF BY [Signature] ITS PRESIDENT AND ITS CORPORATION SEAL AFFIXED HERE TO AND ATTESTED BY ITS SECRETARY THIS 7th DAY OF October, 1965.

BY: [Signature] VICE PRESIDENT

ATTEST: [Signature] SECRETARY

CERTIFICATE OF ACKNOWLEDGEMENT

STATE OF INDIANA SS
 COUNTY OF CLARK
 BEFORE ME THE UNDERSIGNED, A NOTARY PUBLIC WITHIN AND FOR THE ABOVE NAMED COUNTY AND STATE, PERSONALLY APPEARED [Signature] AND [Signature], VICE PRESIDENT, AND SECRETARY, RESPECTIVELY, OF THE ELKS HOLDING CORPORATION OF JEFFERSONVILLE, INDIANA, AND AS SUCH OFFICERS, AND FOR AND ON THE BEHALF OF SAID CORPORATION ACKNOWLEDGEMENT. WITNESS MY HAND THIS 7th DAY OF October, 1965.

[Signature]
 NOTARY PUBLIC

DULY ENTERED
 FOR TAXATION

OCT 6 1965

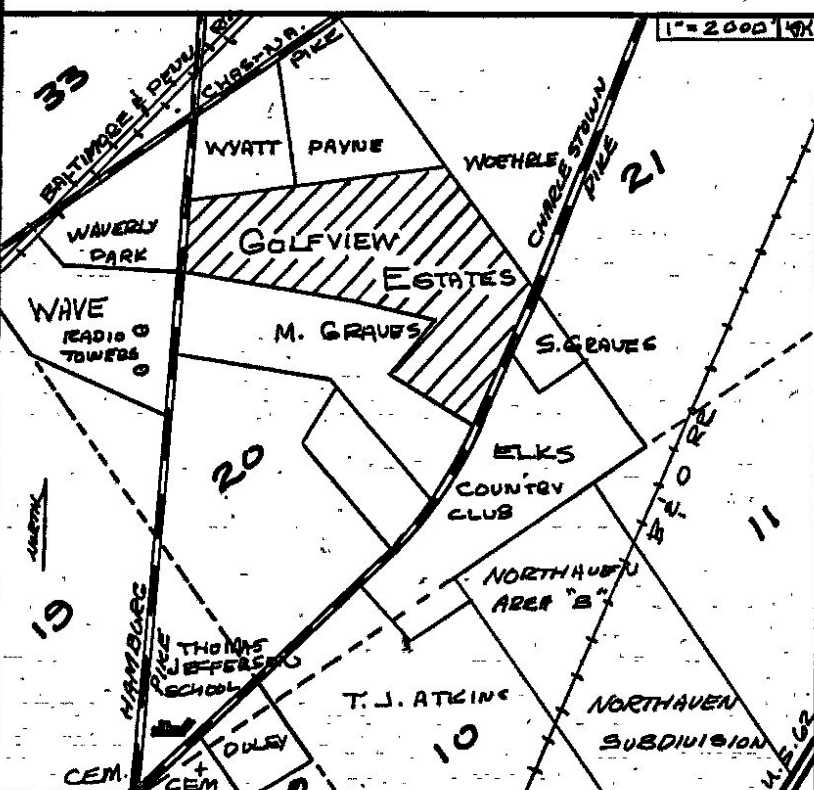
[Signature]
 CLARK COUNTY

CERTIFICATE OF LAND SURVEYOR

I, H. DANIEL LUTHER, A LAND SURVEYOR, DULY LICENSED BY THE STATE OF INDIANA, CERTIFY THAT I HAVE REVIEWED THE WITHIN PLAT FROM A PHYSICAL SURVEY OF THE PREMISES HEREIN DESCRIBED AND THAT THE COURSES AND DISTANCES HEREIN SHOWN ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

WITNESS MY HAND THIS 28th DAY OF April, 1965.

[Signature]



REVISIONS	DATE	GOLFOVIEW ESTATES SECTION 4	H. DANIEL LUTHER CONSULTING ENGINEER	4
DRAWN BY <u>[Signature]</u> DATE <u>4-23-65</u> SCALE <u>1"=100'</u>		JEFFERSONVILLE, IND.	BU 2-1642	DWG. NO.

C-7-45



SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE

State Form 46234 (R8 / 7-25)

Date (month, day, year)
3 / 1 / 2026

Property address (number and street, city, state, and ZIP code)
2103 St. Andrews Road , Jeffersonville, IN 47130

Seller states that the information contained in this Disclosure is correct to the best of Seller's **CURRENT ACTUAL KNOWLEDGE** as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The following information is not the representations of the real estate broker, if any. The form applies to residential real estate and purchases. Also, Indiana law (IC 32-21-5) generally requires sellers of 1-4-unit residential property to complete this form regarding the known physical condition of the property. IC 32-21-5-1(b) states that this form is **not** required for:

1. Transfers ordered by a court, including transfers:
 - A. in the administration of an estate;
 - B. by foreclosure sale;
 - C. by a trustee in bankruptcy;
 - D. by eminent domain;
 - E. from a decree of specific performance;
 - F. from a decree of divorce; or
 - G. from a property settlement agreement.
2. Transfers by a mortgagee who has acquired the real estate at a sale conducted under a foreclosure decree or who has acquired the real estate by a deed in lieu of foreclosure.
3. Transfers by a fiduciary in the course of the administration of the decedent's estate, guardianship, conservatorship, or trust.
4. Transfers made from at least one (1) co-owner solely to at least one (1) other co-owner.
5. Transfers made solely to any combination of a spouse or an individual in the lineal line of consanguinity of at least one (1) of the transferors.
6. Transfers made because of the record owner's failure to pay any federal, state, or local taxes.
7. Transfers to or from any governmental entity.
8. Transfers involving the first sale of a dwelling that has not been inhabited.
9. Transfers to a living trust.

Purpose of Disclosure Form: Completion of this form shall satisfy the requirements of IC 32-21-5-7 that mandates the seller's disclosure of conditions relevant to the listed property. This disclosure is based on the Seller's current knowledge of the property's conditions and the improvements thereon, however that knowledge was gained. This disclosure form shall not be a warranty by the Seller and shall not be used as a substitute for an inspection or warranty that the purchaser may wish to obtain. This form is a statement of the conditions and other information about the property known by the Seller. The representations in this form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be part of any contract between the Buyer and the Seller. The Seller must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the property. The Buyer is encouraged to obtain his or her own professional inspections of this property. A Buyer may not invalidate a real estate transaction or a contract to purchase real estate due to the Buyer's failure to sign a Seller's disclosure form that has been received or acknowledged by the Buyer.

Instructions to the Seller(s): (1) Answer every question truthfully. (2) Report all known conditions affecting the property, regardless of how you know about them or when you learned. (3) Attach additional pages, if necessary, with your signature and the date and time of signing. (4) Complete this form yourself. (5) If an item does not apply to your property or is rented, mark "not applicable/rented." (6) If you truthfully do not know the answer to a question, mark "unknown." (7) If you learn any fact prior to closing that changes one or more of your answers to this form after you have completed and submitted it, immediately notify any potential buyer of the change in writing.

NOTE: "Defect" means a condition that would have a significant adverse effect on the value of the property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed or replaced would significantly shorten or adversely affect the expected normal life of the premises.

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's **CURRENT ACTUAL KNOWLEDGE**. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller <i>Michael L. Jewell</i>	Date (mm / dd / yyyy) <i>3-1-26</i>	Signature of Buyer	Date (mm / dd / yyyy)
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Signature of Seller <i>Elizabeth Joany Jewell</i>	Date (mm / dd / yyyy) <i>3/1/2026</i>	Signature of Buyer	Date (mm / dd / yyyy)
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The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)
----------------------------------	-----------------------	----------------------------------	-----------------------

Property address (number and street, city, state, and ZIP code)
2103 St. Andrews Road , Jeffersonville, IN 47130

1. The following are in the conditions indicated:

A. APPLIANCES	Not Applicable / Rented	Defective	Not Defective	Unknown
Built-in Vacuum System	✓			
Clothes Dryer			✓	
Clothes Washer			✓	
Dishwasher			✓	
Disposal			✓	
Freezer	✓			
Gas Grill	✓			
Hood Microwave Built-In Vent			✓	
Microwave Oven			✓	
Oven			✓	
Range			✓	
Refrigerator			✓	
Room Air Conditioner(s)	✓			
Trash Compactor	✓			
TV Antenna / Dish	✓			
Other:				
B. ELECTRICAL SYSTEM	Not Applicable / Rented	Defective	Not Defective	Unknown
Security Systems(s)			✓	
Ceiling Fan(s)			✓	
Garage Door Opener / Controls			✓	
Inside Telephone Wiring and Blocks / Jacks				✓
Light Fixtures			✓	
Sauna	✓			
Smoke / Fire Alarms			✓	
Carbon Monoxide Detectors	✓			
Switches and Outlets			✓	
Vent Fan(s)			✓	
<input type="checkbox"/> 60 <input type="checkbox"/> 100 <input type="checkbox"/> 200 Amp Service 150			✓	
Generator	✓			

C. WATER & SEWER SYSTEM	Not Applicable / Rented	Defective	Not Defective	Unknown	
Cistern	✓				
Septic Field / Bed	✓				
Septic & Holding Tank / Septic Mound	✓				
Hot Tub	✓				
Plumbing			✓		
Aerator System	✓				
Sump Pump			✓		
Irrigation Systems	✓				
Water Heater / Electric	✓				
Water Heater / Gas			✓		
Water Heater / Solar	✓				
Water Purifier	✓				
Water Softener				✓	
Well	✓				
Geothermal and Heat Pump	✓				
Other Sewer System (Explain)	✓				
Swimming Pool & Pool Equipment	✓				
			Yes	No	Unknown
Are the structures connected to a public water system?			✓		
Are the structures connected to a public sewer system?			✓		
Are there any additions that may require improvements to the sewage disposal system?				✓	
If yes, have the improvements been completed on the sewage disposal system?					
Are the structure(s) connected to a private / community water system?				✓	
Are the structure(s) connected to a private / community sewer system?				✓	

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller <i>Michael L Lowell</i>	Date (mm / dd / yyyy) 3-1-26	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller <i>Elizabeth Lowell Lowell</i>	Date (mm / dd / yyyy) 3/1/2026	Signature of Buyer	Date (mm / dd / yyyy)
The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.			
Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)

Property address (number and street, city, state, and ZIP code)
2103 St. Andrews Road , Jeffersonville, IN 47130

D. HEATING & COOLING SYSTEM	Not Applicable / Rented	Defective	Not Defective	Unknown
Attic Fan			✓	
Boiler / Radiator	✓			
Central Air Conditioning			✓	
Electric Heat Pump	✓			
Furnace Heat / Gas			✓	
Furnace Heat / Electric	✓			
Geothermal	✓			
Solar House-Heating	✓			
Woodburning Stove	✓			
Fireplace			✓	
Fireplace Insert			✓	
Air Cleaner	✓			
Humidifier	✓			
Propane Tank	✓			
Other Heating Source	✓			

2. ROOF	Yes	No	Unknown
Age, if known: <u>1</u> Years.	✓		
Does the roof leak?		✓	
Is there present damage to the roof?		✓	
Is there more than one layer of shingles on the house?		✓	
If yes, how many layers? _____			
3. WATER HEATER	✓		
Age, if known: _____ Years.			✓
4. FURNACE	✓		
Age, if known: _____ Years.			✓
5. CENTRAL AIR CONDITIONING	✓		
Age, if known: _____ Years.			✓
6. HAZARDOUS CONDITIONS	Yes	No	Unknown
Have there been or are there any hazardous conditions on the property, such as methane gas, lead paint, radon gas in house or well, radioactive material, landfill, mineshaft, expansive soil, toxic materials, mold, other biological contaminants, asbestos insulation, or PCB's?		✓	
Is there contamination caused by the manufacture of a controlled substance on the property that has not been certified as decontaminated by an inspector approved under IC 15-19-3.1?		✓	
Has there been manufacture of methamphetamine or dumping of waste from the manufacture of methamphetamine in a residential structure on the property?		✓	
Explain:			

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller <i>Michael J. Lovell</i>	Date (mm / dd / yyyy) <u>3-7-26</u>	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller <i>Elizabeth Young Lovell</i>	Date (mm / dd / yyyy) <u>3/2/2026</u>	Signature of Buyer	Date (mm / dd / yyyy)
The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.			
Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)

Property address (number and street, city, state, and ZIP code)
2103 St. Andrews Road , Jeffersonville, IN 47130

7. OTHER DISCLOSURES	Yes	No	Unknown
Do structures have aluminum wiring?		<input checked="" type="checkbox"/>	
Are there any foundation problems with the structures?		<input checked="" type="checkbox"/>	
Are there any encroachments?		<input checked="" type="checkbox"/>	
Are there any violations of zoning, building codes, or restrictive covenants?		<input checked="" type="checkbox"/>	
Does the property have a shared driveway with another property?		<input checked="" type="checkbox"/>	
Is the property subject to covenants, conditions and / or restrictions of a homeowner's association?	<input checked="" type="checkbox"/>		
Is the property subject to a homeowner's association assessment? If yes, what is the current amount? _____		<input checked="" type="checkbox"/>	
Is this property located within a locally designated historic district under IC 36-7-11?		<input checked="" type="checkbox"/>	
Is the present use a non-conforming use? Explain:		<input checked="" type="checkbox"/>	
Is the access to your property via a private road?		<input checked="" type="checkbox"/>	
Is the access to your property via a public road?	<input checked="" type="checkbox"/>		
Is the access to your property via an easement?		<input checked="" type="checkbox"/>	
Have you received any notices by any governmental or quasi-governmental agencies affecting this property?		<input checked="" type="checkbox"/>	
Are there any structural problems with the building?		<input checked="" type="checkbox"/>	
Have any substantial additions or alterations been made without a required building permit?		<input checked="" type="checkbox"/>	
Are there moisture and/or water problems in the basement, crawl space area, or any other area?		<input checked="" type="checkbox"/>	
Is there any damage due to wind, flood, termites or rodents?		<input checked="" type="checkbox"/>	
Have any structures been treated for wood destroying insects?		<input checked="" type="checkbox"/>	
Is the property or a portion of the property located within a community's flood plain boundaries, as indicated in a Federal Emergency Management Agency Flood Insurance Rate Map? See https://msc.fema.gov/portal/home .		<input checked="" type="checkbox"/>	
Do you currently pay flood insurance?		<input checked="" type="checkbox"/>	
Is the property located near a military installation, within a state area of interest ((as defined in IC 36-7-30.2-6) and may be impacted to some degree by the effects of the installation's military operations? If yes, local laws may restrict use and development of the property to promote compatibility with military installation operation.		<input checked="" type="checkbox"/>	
Does the property contain underground storage tank(s)?		<input checked="" type="checkbox"/>	
Is the homeowner a licensed real estate broker?		<input checked="" type="checkbox"/>	
Is there any threatened or existing litigation regarding the property?		<input checked="" type="checkbox"/>	
Is the Owner subject to the Foreign Investment in Real Property Tax Act? See http://www.irs.gov/publications/p515/index.html .		<input checked="" type="checkbox"/>	
Is the property located within one (1) mile of an airport?		<input checked="" type="checkbox"/>	
Is the property subject to a conservation easement as defined in IC 32-23-5-2?		<input checked="" type="checkbox"/>	

8. ADDITIONAL COMMENTS AND/OR EXPLANATIONS:
 (Use additional pages and attach, if necessary)

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's broker, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller <i>Michael J. Lowell</i>	Date (mm / dd / yyyy) 3-1-26	Signature of Buyer	Date (mm / dd / yyyy)
Signature of Seller <i>Elizabeth Joany Lowell</i>	Date (mm / dd / yyyy) 3/1/2026	Signature of Buyer	Date (mm / dd / yyyy)
The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.			
Signature of Seller (at closing)	Date (mm / dd / yyyy)	Signature of Seller (at closing)	Date (mm / dd / yyyy)



LEAD-BASED PAINT CERTIFICATION AND ACKNOWLEDGMENT
Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards
(SALES)

For use only by members of the Indiana Association of REALTORS®

1 **PROPERTY ADDRESS:** 2103 St. Andrews Road , Jeffersonville, IN 47130

2
3 **LEAD WARNING STATEMENT**

4 *Every buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified*
5 *that such property may present exposure to lead from lead-based paint that may place young children at risk of*
6 *developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including*
7 *learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also*
8 *poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the*
9 *buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession*
10 *and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based*
11 *paint hazards is recommended prior to purchase.*

12 **SELLER'S DISCLOSURE**

13 (a.) Presence of lead-based paint and/or lead-based paint hazards: **(check (i) or (ii) below)**

- 14 (i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain) _____
15 _____
16 _____
17 (ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in
18 the housing.

19
20 (b.) Records and reports available to the seller: **(check (i) or (ii) below)**

- 21 (i) Seller has provided the buyer with all available records and reports including *Seller's Residential Real*
22 *Estate Sales Disclosure form*, if applicable, pertaining to lead-based paint and/or lead-based paint hazards
23 in the housing (list and attach documents below): _____
24 _____
25 _____
26 (ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the
27 housing.

28 **BUYER'S ACKNOWLEDGEMENT (initial)**

- 29 (c.) _____ Buyer has received copies of all information listed above.
30 (d.) _____ Buyer has received the pamphlet Protect Your Family From Lead In Your Home.
31 (e.) _____ Buyer has **(check (i) or (ii) below)**:
32 (i) received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for
33 the presence of lead-based paint and/or lead-based paint hazards;
34 **OR**
35 (ii) waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or
36 lead-based paint hazards.

37
38 **BROKER'S ACKNOWLEDGMENT (initial)**

39 (f.) DSH Broker has informed the seller of seller's obligations under the Residential Lead-Based Paint Hazard Reduction Act of
40 1992 (42 U.S.C. 4852d) and is aware of Broker's responsibility to ensure compliance. **(NOTE: where the word "Broker" appears,**
41 **it shall mean "Licensee" as provided in I.C.25-34.1-10-6.8.)**

42
43 **CERTIFICATION OF ACCURACY**

44 The following parties have reviewed the information above and certify, to the best of their knowledge, that the information
45 they have provided is true and accurate.

46
47 This *Certification and Acknowledgment* may be executed simultaneously or in two or more counterparts, each of which
48 shall be deemed an original, but all of which together shall constitute one and the same instrument. The parties
49 agree that this *Certification and Acknowledgment* may be transmitted between them electronically or digitally. The
50 parties intend that electronically or digitally transmitted signatures constitute original signatures and are binding on
51 the parties. The original document shall be promptly delivered, if requested.

52
53
54
55 2103 St. Andrews Road , Jeffersonville, IN 47130

(Property Address)

Page 1 of 2 (Lead-Based Paint – Sales)

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LEAD-BASED PAINT CERTIFICATION AND ACKNOWLEDGMENT
Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards
(SALES)

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BUYER'S SIGNATURE _____ DATE _____

PRINTED _____

BUYER'S SIGNATURE _____ DATE _____

PRINTED _____

SELLING BROKER* _____ DATE _____

Michael L. Lowell 3-1-26
 SELLER'S SIGNATURE _____ DATE _____

Michael Lowell
 PRINTED _____

Elizabeth Lowell 3/1/26
 SELLER'S SIGNATURE _____ DATE _____
Elizabeth Lowell

PRINTED _____

Douglas Harritt 3-1-2026
 LISTING BROKER _____ DATE _____
Douglas Harritt, Harritt Group, Inc.

*Only required if the Buyer's Broker receives compensation from the Seller.



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Form #37. Copyright IAR 2026



2103 St. Andrews Road , Jeffersonville, IN 47130

National Flood Hazard Layer FIRMMette



85°44'41"W 38°19'36"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

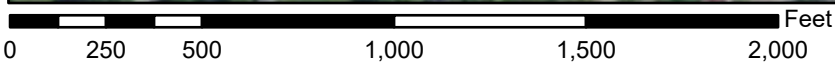
SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i>
		With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i>
		Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i>
		Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
		Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
		Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i>
		Effective LOMRs
GENERAL STRUCTURES		Area of Undetermined Flood Hazard <i>Zone D</i>
		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5 Coastal Transect
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
MAP PANELS		Digital Data Available
		No Digital Data Available
		Unmapped
		The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.



This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **3/20/2026 at 8:18 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



1:6,000

85°44'3"W 38°19'8"N