



REPORT OF TITLE

October 22, 2025

Kaufman Auction & Realty
399 West Main Street
Bridgeport, WV 26330
Attn: Hilary Gonzalez

RE: 102 West Philadelphia Avenue
Bridgeport, WV 26330
Parcel Nos.: 16-2405-03310000 & 16-2405-03300000
BesTitle File No.: WV-63096-BRID

Dear Hilary:

Pursuant to your request, we have examined the records in the Office of the Clerk of the County Commission of the County of Harrison, State of West Virginia, for the period of not less than forty-two (42) years, and based upon such examination and subject to the correctness of the indices and records therein, and subject further to any state of facts not appearing of record, we are of the opinion that the good and marketable fee simple title to the surface only of the following described properties, to wit:

The following described property situated in the County of Harrison, State of West Virginia:

All those two (2) certain lots or parcels of land, with the dwelling house and improvements thereon and the appurtenances thereunto belonging, situate on the northerly side of Philadelphia Avenue at the intersection of Center Street, Bridgeport, in Simpson District, Harrison County, West Virginia, being known, numbered and designated as Lots Nos. One (1) and Two (2) of Block No. One (1) as shown upon a plat of Peck Addition to Bridgeport, of record in the office of the Clerk of the County Commission of Harrison County, West Virginia, in Deed Book No. 137, at page 164.

as of 8:00 a.m. on October 20, 2025, is vested in **Polly H. Steele**, by instrument dated September 28, 1978, and recorded in Deed Book 1072, Page 225, in the Office of the Clerk of the County Commission of Harrison County, West Virginia, subject to the following:

A. Trust Deeds:

1. A Credit Line Deed of Trust from Larry E. Steele and Polly H. Steele, to Branch Banking and Trust Company, a North Carolina banking corporation, in the amount of \$25,000.00, dated August 31, 2017, as recorded in Trust Deed Book 1365, Page 1024.

B. Judgments:

None

C. Miscellaneous Defects or Irregularities:

None

D. That said property is assessed on the Land Books of Harrison County, West Virginia, as follows:

Parcel No.: 16-2405-03310000

Name: Polly H. Steele

Ticket No.: 60783

Account No.: 07048938

District: Simpson-Bridgeport

Short Legal: 1 Lot Pt #2 Blk 1 Peck Add

Total Assessed Value: \$72,100.00

2025 Taxes (per half): \$549.19

1st Half: ☒ Paid ☐ Unpaid

2nd Half: ☒ Paid ☐ Unpaid

WITHOUT HOMESTEAD EXEMPTION, TAXES ARE APPROXIMATELY \$701.53 PER HALF.

County taxes are due and payable semi-annually beginning on or about September 1st and March 1st.

Parcel No.: 16-2405-03300000

Name: Polly H. Steele

Ticket No.: 60782

Account No.: 06339553

District: Simpson-Bridgeport

Short Legal: 1 Lot #1 Blk 1 Peck Add

Total Assessed Value: \$16,800.00

2025 Taxes (per half): \$127.97

1st Half: ☒ Paid ☐ Unpaid

2nd Half: ☒ Paid ☐ Unpaid

County taxes are due and payable semi-annually beginning on or about September 1st and March 1st.

E. Restrictions, Easements, Rights of Way, and Reservations:

1. Easement granted to Monongahela Power Company, from Larry E. Steele and Polly H. Steele, dated December 13, 1984, recorded in Deed Book 1153, Page 670.

2. Such state of facts as disclosed by plat recorded in Plat Deed Book No. 137, at page 164.

F. This Preliminary Report of Title is subject to all matters that a physical inspection or an accurate survey of the subject real estate would disclose.

G. This Preliminary Report of Title does not make any representation with regard to and assumes no liability for (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 or the County Clerk's office for Harrison County, West Virginia; (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 parties; (m) improprieties with regard to delivery of deed; (n) marital rights (spouse or former spouse of past owners not revealed in the instrument); (o) any instrument executed by a minor; (p) lack of corporate capacity in the event a corporation is in the chain of title; (q) any facts that would be revealed by an examination of the records of the State Courts, Federal Districts Courts and Federal Bankruptcy Courts; (r) any questions of security interests or liens in the Uniform Commercial Code; (s) law, ordinance or governmental regulation 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 land, or the effect of any violation of any such law, ordinance or governmental regulation; (t) ownership of the coal, oil, gas and all other minerals and related mineral rights; (u) any environmental hazards or liabilities in general, or any rights, duties or obligations imposed under CERCLA or RCRA, existence of any underground storage or aboveground tanks; (v) threatened or pending takings through the exercise of eminent domain.

H. These items listed under paragraph 8 are matters which would not be revealed by an examination of the records of the Office of the Clerk of Harrison County, West Virginia, and are therefore matters which we have no means of securing the necessary information. The matters under (a) through (e) could be protected against by accurate survey by a qualified licensed surveyor. Item (f) could be guarded against by an owner's affidavit and inspection of the premises for improvements. Items (g) through (s) may be insured against by utilization of title insurance.

- I. Wherefore, BesTitle Agency, Inc. represents that this information has been reported from the public records as of October 20, 2025. No liability is assumed hereunder for any court orders or litigation proceedings, including, but not limited to any and all bankruptcy or insolvency proceedings against the owner which would affect this transaction. BesTitle Agency, Inc.'s liability for any inaccuracies set forth in this Preliminary Report of Title shall be limited to the total consideration or fee paid to it for this report. For actual coverage or indemnity of any losses sustained due to inaccuracies in the report, a title insurance policy may be obtained from BesTitle Agency, Inc.

BesTitle Agency, Inc.

A handwritten signature in blue ink, appearing to read "Mary L. Robinson", with a horizontal line extending to the right.

Mary L. Robinson Esq.