

SURVEY PREPARED FOR: NORTHWEST BANK

SURVEY DATED: 1/16/20

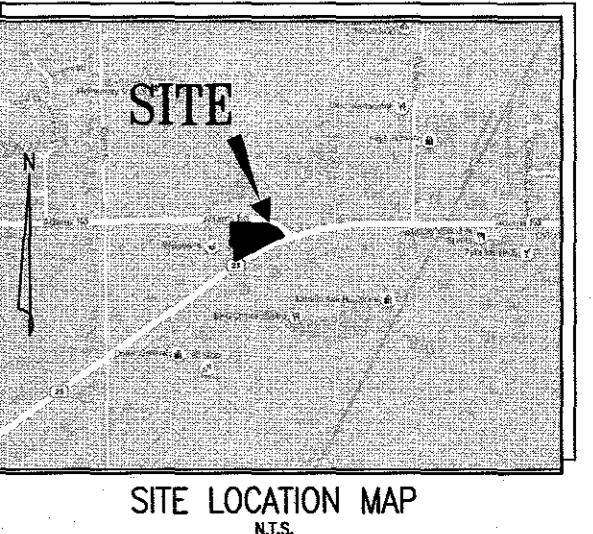
FILE #: 190240

ALTA/NSPS LAND TITLE SURVEY

PART OF THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 3 EAST,
HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA.

PROVIDED AND SURVEYED LEGAL DESCRIPTION:

LOT NUMBERED 2 AS SHOWN ON THE RECORDED PLAT OF RETAIL'S S.R. #23 MINOR SUBDIVISION RECORDED AUGUST 3, 2007 AS DOCUMENT NUMBER 0730731 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY, INDIANA.



SITE LOCATION MAP

SURVEYOR'S REPORT

TITLE HOLDERS/CLIENT NAME: NORTHWEST BANK, A PENNSYLVANIA-CHARTERED SAVINGS BANK, MFB FINANCIAL, CHICAGO TITLE COMPANY, LLC.

1) IN ACCORDANCE WITH TITLE 865, ARTICLE 1.1, CHAPTER 12, SECTION 1 THROUGH 30 OF THE INDIANA ADMINISTRATIVE CODE, THE FOLLOWING OBSERVATION AND OPINIONS ARE SUBMITTED REGARDING THE VARIOUS UNCERTAINTIES IN THE LOCATION OF THE LINES AND CORNERS ESTABLISHED ON THIS SURVEY AS A RESULT OF:

- A) VARIANCES IN THE REFERENCE MONUMENTS;
- B) DISCREPANCIES IN RECORD DESCRIPTIONS AND PLATS;
- C) INCONSISTENCIES IN LINES OF OCCUPATION AND;
- D) RANDOM ERRORS IN MEASUREMENT (RELATIVE POSITION);

BOUNDARY SOLUTION CONSISTED OF: THE RECORD DESCRIPTIONS USED IN THIS SURVEY AS PROVIDED BY THE CLIENT. THE PURPOSE OF THIS SURVEY IS TO RETRACE THE BOUNDARY AS DESCRIBED. THE SUBJECT PROPERTY LIES IN THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 3 EAST, HARRIS TOWNSHIP, ST. JOSEPH COUNTY, INDIANA. SURVEY DATA SHOWN HEREON IS A LOCAL GROUND COORDINATE SYSTEM. (BEARING AND DISTANCE RELATIONSHIPS TO FOUND MONUMENTATION ON THE ADJOINING PROPERTIES IS SHOWN ON THE ATTACHED PLAT FOR THE PURPOSE OF ESTABLISHING A HISTORY OF MONUMENTATION. HOWEVER, THIS PLAT DOES NOT REPRESENT A SURVEY OF SAID ADJOINING PROPERTIES.)

THESE MAY BE DIFFERENCES WITH DEED DIMENSIONS WHEN COMPARED WITH MEASURED DIMENSIONS ALONG THE BOUNDARY LINES SHOWN HEREON. IN CASES WHERE THE MAGNITUDE OF THESE DIFFERENCES IS LESS THAN THE THEORETICAL UNCERTAINTY STATED IN THE FOLLOWING REPORT AND LESS THAN THE UNCERTAINTY IDENTIFIED FOR THE REFERENCE MONUMENTATION DISCUSSION, THE BOUNDARY LINES ESTABLISHED ON THIS SURVEY ARE NOT ADJUSTED. THESE ARE SHOWN ONLY FOR THE PURPOSES OF MATHEMATICAL CLOSURE AND ARE THEREFORE NOT DISCUSSED BELOW; WHEN SUCH DIFFERENCES ARE GREATER THAN SAID UNCERTAINTIES OR ARE THE RESULT OF TITLE DISCREPANCIES, THEY ARE GENERALLY DISCUSSED IN MORE DETAIL BELOW AS MAY BE NECESSARY FOR CLARITY OF THE LINES ESTABLISHED OR RE-ESTABLISHED ON THIS SURVEY.

UNLESS OTHERWISE NOTED ON THE ATTACHED PLAT OR IN THE FOLLOWING REPORT, THERE IS NO EVIDENCE OF OCCUPATION ALONG THE BOUNDARY LINES OF THE SUBJECT TRACT. WHEN FENCES OR OTHER LINES OF OCCUPATION ARE SHOWN ON THE PLAT, THEY HAVE BEEN LOCATED ONLY AT THE ENDS OR SPECIFIC LOCATIONS NOTED; THEREFORE, FOR THE PURPOSES OF THIS SURVEY, SUCH LINES ARE ASSUMED TO STRAIGHT BETWEEN SAID LOCATIONS, BUT IN ACTUALITY MAY SLIGHTLY VARY FROM SUCH STRAIGHT LINE.

THE RELATIVE POSITIONAL ACCURACY (DUE TO RANDOM ERRORS OF MEASUREMENT) OF THE CORNERS OF THE SUBJECT PROPERTY ESTABLISHED IN THIS SURVEY AND THE OPERATIONS OF THE SURVEY (0.07 FEET PLUS 50 PPM) AS DEFINED IN TITLE 865, AS A RESULT OF THE ABOVE OBSERVATION, IT IS MY OPINION THAT THE UNCERTAINTIES IN THE LOCATIONS OF THE LINES AND CORNERS ESTABLISHED ON THIS SURVEY ARE AS FOLLOWS:

DUE TO VARIANCES IN REFERENCE MONUMENTS, AS NOTED
DUE TO DISCREPANCIES IN THE RECORD DESCRIPTION, AS NOTED
DUE TO INCONSISTENCIES IN THE LINES OF OCCUPATION, AS NOTED

BASIS OF BEARING: FOR THIS SURVEY IS USING GPS OBSERVATIONS (GEODETIC NORTH).

2) THAT THIS PARCEL DOES NOT FALL WITHIN THE FLOOD HAZARD AREA AS DEFINED ON AND SCALED FROM THE COMMUNITY PANEL MAPS ESTABLISHED BY H.U.D. FOR FLOOD INSURANCE, PANEL NO. 18141C0113D THIS PARCEL IS IN ZONE "X".

3) THAT THIS SURVEY WAS PERFORMED FROM PUBLIC RECORDS AND LEGAL DESCRIPTIONS SUPPLIED BY CLIENT

4) REFERENCES: TITLE COMMITMENT PROVIDED BY CHICAGO TITLE COMPANY, LLC., COMMITMENT NUMBER CTC1912310; THE RECORDED PLAT OF RETAIL'S S.R. #23 MINOR SUBDIVISION RECORDED AUGUST 3, 2007 AS DOCUMENT NUMBER 0730731 IN THE OFFICE OF THE RECORDER OF ST. JOSEPH COUNTY, INDIANA.

GENERAL NOTES:

1. NO BUILDINGS EXIST ON THE PROPERTY OTHER THAN THOSE LOCATED AS SHOWN.
2. UTILITIES AND RIGHT-OF-WAYS ARE LOCATED FROM FIELD OBSERVATIONS, MUNICIPAL OR PRIVATE MAPS OR OTHER AVAILABLE INFORMATION.
3. WATER BOUNDARIES, IF PRESENT ARE SHOWN AS MEASURED ON THE DATE OF THIS SURVEY & ARE SUBJECT TO CHANGE DUE TO EROSION, TIDAL AND NATURAL CAUSES.

NOTES CORRESPONDING TO SCHEDULE B, PART 2 COMMITMENT NUMBER FILE NO. CTC1912310, EFFECTIVE DECEMBER 22, 2019 @ 8:00 AM.

12. RIGHTS OF WAY FOR DRAINAGE TILES, DITCHES, FEEDERS AND LATERALS, IF ANY.

13. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND BUILDING LINES SET OUT ON PLAT OF RETAIL'S S.R. #23 MINOR SUBDIVISION, RECORDED AUGUST 3, 2007 AS INSTRUMENT NO. 0730731. (AFFECTS SURVEY PARCEL, AS SHOWN)

OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, INCLUDING BUT NOT LIMITED TO THOSE BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAR STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, SOURCE OF INCOME, GENDER, GENDER IDENTITY, GENDER EXPRESSION, MEDICAL CONDITION OR GENETIC INFORMATION, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW.

14. COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENT SET OUT IN RECIPROCAL EASEMENT AGREEMENT WITH COVENANTS, CONDITIONS AND RESTRICTIONS, RECORDED AUGUST 30, 2007 AS INSTRUMENT NO. 0734916. (AFFECTS SURVEY PARCEL, AS SHOWN)

OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, INCLUDING BUT NOT LIMITED TO THOSE BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAR STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, SOURCE OF INCOME, GENDER, GENDER IDENTITY, GENDER EXPRESSION, MEDICAL CONDITION OR GENETIC INFORMATION, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW.

15. DISTRIBUTION EASEMENT GRANTED TO INDIANA MICHIGAN POWER COMPANY, RECORDED FEBRUARY 25, 2008 AS INSTRUMENT NO. 0805790. (AFFECTS SURVEY PARCEL, AS SHOWN)

16. TEMPORARY HIGHWAY EASEMENT GRANT TO THE STATE OF INDIANA, RECORDED JULY 23, 2008 AS INSTRUMENT NO. 0824301. (AFFECTS SURVEY PARCEL, AS SHOWN)

17. RIGHTS OF TENANTS IN POSSESSION AS TENANTS ONLY UNDER UNRECORDED LEASES.

STATEMENT OF ENCROACHMENTS:

NO ENCROACHMENTS EXIST OTHER THAN SHOWN.

1.) ASPHALT AND CONCRETE CURBING CROSSES WEST PROPERTY LINE AS SHOWN.

SURVEYORS CERTIFICATION:

TO: NORTHWEST BANK, A PENNSYLVANIA-CHARTERED SAVINGS BANK, MFB FINANCIAL, CHICAGO TITLE COMPANY, LLC.

THIS IS TO CERTIFY THAT THIS MAP OR PLAT AND THE SURVEY ON WHICH IT IS BASED WERE MADE IN ACCORDANCE WITH THE 2016 MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/NSPS LAND SURVEYING SURVEYS JOINTLY ESTABLISHED AND ADOPTED BY ALTA AND NSPS, AND INCLUDES ITEMS 1,2,3,4,5,6,7,8,9,11,18,20 OF TABLE A THEREOF. THE FIELDWORK WAS COMPLETED ON 1/16/2020.

I, R.L. HARNER, AM A REGISTERED LAND SURVEYOR IN THE STATE OF INDIANA AND HEREBY CERTIFY: THAT THE SURVEY AND PLAT, AS DESCRIBED AND STATED ON THIS SURVEY, WAS PERFORMED UNDER MY DIRECT SUPERVISION AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, THIS SURVEY HAS BEEN PERFORMED IN ACCORDANCE WITH THE REQUIREMENTS OF RULE 12 OF "MINIMUM STANDARDS FOR COMPETENT PRACTICES OF LAND SURVEYING" AND AS PRESCRIBED BY INDIANA ADMINISTRATIVE CODE 865, 1.1-12.

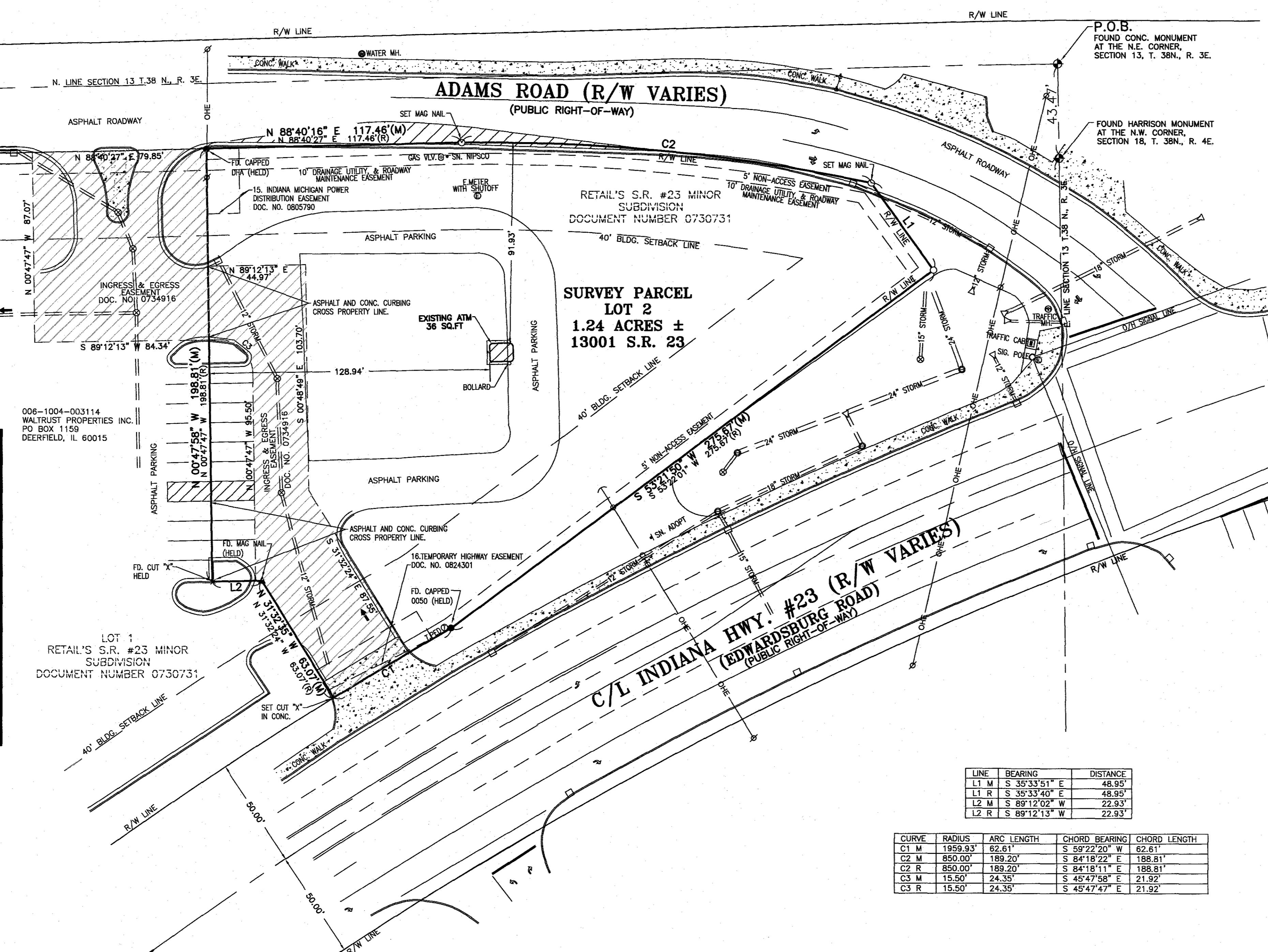
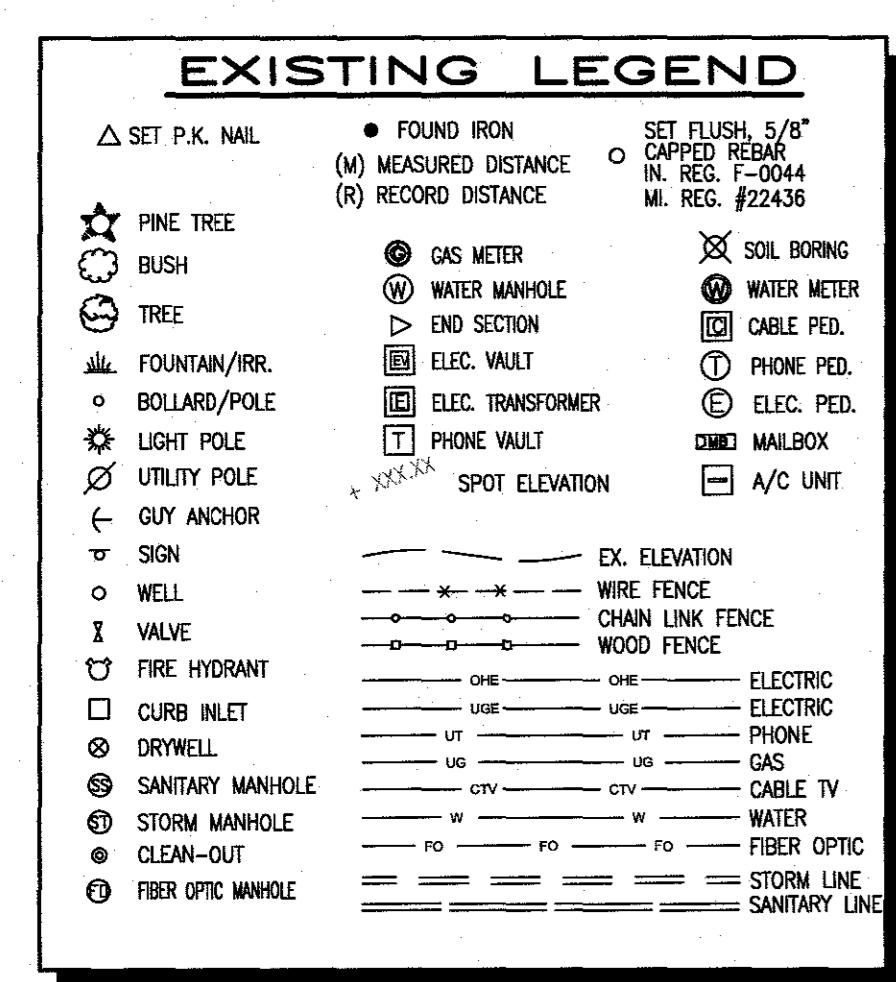


R.L. HARNER, R.L.S. #910032 DATE: 1-31-2020

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document unless required by law."

R.L. HARNER

DATE	DRAWN BY:	REVISIONS	
SCALE	SM	DATE	BY
1/31/20			
1" = 30'	MJD		
FILE #			
190240	SM		



GENERAL SURVEY DISCLAIMER NOTES:

THE INFORMATION SHOWN ON THIS DRAWING IS INTENDED FOR THE CLIENT ONLY. ANY REUSE WITHOUT WRITTEN VERIFICATION AND ADAPTION BY THE LAND SURVEYOR FOR THE SPECIFIC PURPOSE INTENDED WILL BE AT THE USERS SOLE RISK AND WITHOUT LIABILITY OR LEGAL EXPOSURE TO THE LAND SURVEYOR.

ANY UTILITY OR EASEMENT LOCATIONS, IF SHOWN, ARE APPROXIMATE. THE CLIENT MUST FIELD VERIFY UTILITY LOCATIONS WITH THE RESPECTIVE UTILITY COMPANY. THE LAND SURVEYOR ASSUMES NO LIABILITY FOR THE ACCURACY OF THE LOCATION OR SIZE OF EXISTING UTILITIES OR THE EXISTENCE OR NONEXISTENCE OF ADDITIONAL UNDERGROUND UTILITIES OR STRUCTURES.

NO IMPROVEMENTS SHOULD BE MADE ON THE BASIS OF THIS PLAT ALONE. FIELD DOCUMENTATION OF CRITICAL POINTS SHOULD BE ESTABLISHED PRIOR TO COMMENCEMENT OF ANY AND ALL CONSTRUCTION FOR UTILITIES, EASEMENTS AND OTHER RESTRICTIONS NOT SHOWN. HARNER REFERS TO YOUR DEED, ABSTRACT, TITLE POLICY, CONTRACTS AND LOCAL BUILDING, ZONING AND SUBDIVISION ORDINANCES.

UNLESS SPECIFICALLY SHOWN HEREON, THIS SURVEY DOES NOT PURPORT TO INDICATE THE PRESENCE OR ABSENCE OF WETLANDS AND HAZARDOUS OR ENVIRONMENTALLY INJURIOUS MATERIALS. THE SURVEYOR EXPRESSLY DISCLAIMS ANY RESPONSIBILITY OR LIABILITY FOR THE SAME.

ANY INFORMATION ON THIS DRAWING IS NOT INTENDED TO BE SUITABLE FOR REUSE BY ANY PERSON, FIRM OR CORPORATION OR ANY OTHERS ON EXTENSION OF THIS DRAWING. THIS DRAWING IS NOT A SURVEY AND IS NOT A SUBSTITUTE FOR A SURVEY. WITHOUT WRITTEN VERIFICATION AND ADOPTION BY THE ENGINEER, ARCHITECT OR SURVEYOR FOR THE SPECIFIC PURPOSE INTENDED WILL BE AT THE USERS SOLE RISK AND WITHOUT LIABILITY OR LEGAL EXPOSURE TO THE ENGINEER, ARCHITECT OR SURVEYOR.

ALL UNDERGROUND UTILITIES MUST BE FIELD VERIFIED BY THE CONTRACTOR BEFORE ANY CONSTRUCTION MAY BEGIN.

SURVEY NOTES:

- 1.) ONLY LOCATED VISIBLE UTILITIES LOCATED AT TIME OF SURVEY, PLEASE VERIFY ALL UTILITIES BEFORE CONSTRUCTION.
- 2.) NO ZONING LETTER OR INFORMATION PROVIDED AT TIME OF SURVEY.

SURVEYORS & ENGINEERS:

DANCH, HARNER & ASSOCIATES, INC.
1643 COMMERCE DRIVE
SOUTH BEND, IN 46628
(574) 234-4003
ATTN: MICHAEL DANCH

CURVE	RADIUS	ARC LENGTH	CHORD BEARING	CHORD LENGTH
C1 M	1959.93'	62.61'	S 59°22'20" W	62.61'
C2 M	850.00'	189.20'	S 84°18'22" E	188.95'
C2 R	850.00'	189.20'	S 84°18'11" E	188.81'
C3 M	15.50'	24.35'	S 45°58' E	21.92'
C3 R	15.50'	24.35'	S 45°47'47" E	21.92'

Danch, Harner & Associates, Inc.
Land Surveyors • Professional Engineers
Architects • Land Planners
Office: (574)234-4003 / (800)584-4003
1643 Commerce Drive • South Bend, IN 46628

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