

TO: Diana Overholser

14 pages

FROM: Joyce
HEARTLAND TITLE LTD
608-339-9856 608-339-8203 (FAX)
email: heartlnd@maqs.net

AND

Ron - Landman Realty
608-339-8030 608-339-8035
email:

RE: Purchase of Property in Adams County, WI

DATE: September 22, 2006

Following you will find various forms of information:

1. Commitment on property you are purchasing
2. Copy of 2005 Tax Statement
3. Copy of Certified Survey Map No. 3970
4. Settlement Statement

Please sign Page 3 of the Settlement Statement in two places, and either fax or email back to me as soon as possible. (or Fed Ex)

to right of arrows

As this is to close on the 5th of October, please wire the funds in the amount of \$98,660.05 out on October 3rd. This will insure that we have the funds for the seller on the closing date.

If you have any questions regarding these documents, feel free to contact me.

Thanks

Joyce / Ron

L. Settlement Charges		9/22/06 3:37 PM	File Number: 56014	
700.	Total sales/broker commission based on : \$99,900.00 @ 6.0000% = \$5,994.00		Paid From	Paid From
	Division of commission (line 700) as follows:		Borrower's	Seller's
701.	\$5,994.00 to Landman Realty LLC		Funds at	Funds at
702.			Settlement	Settlement
703.	Commission paid at settlement \$5,994.00			
704.	\$1,000.00 earnest money retained by Listing Broker as POC.			
800.	Items payable in connection with loan			
801.	Loan origination fee			
802.	Loan discount			
803.	Appraisal fee			
804.	Credit report			
805.	Lender's inspection fee			
806.	Mortgage insurance application fee			
807.	Assumption fee			
808.	Underwriting Fee			
809.	Flood Certification Fee			
810.	Tax Service Fee			
811.	Commitment Fee			
812.				
813.				
814.	Yield Spread Premium			
900.	Items required by lender to be paid in advance			
901.	Interest from			
902.	Mortgage insurance premium for			
903.	Hazard insurance premium for			
904.				
905.	VA Funding Fee			
1000.	Reserves deposited with lender			
1001.	Hazard insurance			
1002.	Mortgage insurance			
1003.	City property taxes			
1004.	County property taxes			
1005.	Annual assessments (maint.)			
1006.				
1007.				
1008.				
1009.	Aggregate Adjustment			
1100.	Title charges			
1101.	Settlement or closing fee to Heartland Title/New Castle Title Services	200.00		
1102.	Abstract or title search			
1103.	Title examination			
1104.	Title insurance binder			
1105.	Document preparation			
1106.	Notary fees			
1107.	Attorney's fees to Attorney Dennis Mcfarlin			
	includes above items no.: Prepare Deed & Transfer			
1108.	Title insurance to Heartland Title/New Castle Title Services			
	includes above items no.:			
1109.	Lender's coverage			
1110.	Owner's coverage \$99,900.00 \$575.00			
1111.	Closing Packaging Fee to Heartland Title/New Castle Title Services			
1112.	Wire/Processing Fee			
1113.	Special Assessment/Process Fee			
1114.	Recording Processing fee			
1200.	Government recording and transfer charges			
1201.	Recording fees: Deed \$11.00	11.00		
1202.	City/county tax/stamps:			
1203.	State tax/stamps: Deed \$299.70			
1204.	Assignment			
1205.				
1206.				
1300.	Additional settlement charges			
1301.	Survey			
1302.	Pest inspection			
1303.	2005 Real Estate Taxes to Adams County Treasurer			
1304.				
1305.				

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.



DIANA L OVERHOLSER

FREDERICK H PUCHTER

JANET L PUCHTER

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Heartland Title/New Castle Title Services (608) 339-9856

Date

SELLER'S AND/OR PURCHASER'S STATEMENT Seller's and Purchaser's signature hereon acknowledges his/their approval of tax proratations and signifies their understanding that proratations were based on taxes for the preceding year, or estimates for the current year, and in the event of any change for the current year, all necessary adjustments must be made between Seller and Purchaser; likewise any default in delinquent taxes will be reimbursed to Title Company by the Seller.

Title Company, in its capacity as Escrow Agent, is and has been authorized to deposit all funds it receives in this transaction in any financial institution, whether affiliated or not. Such financial institution may provide Title Company computer accounting and audit services directly or through a separate entity which, if affiliated with Title Company, may charge the financial institution reasonable and proper compensation therefore and retain any profits therefrom. Any escrow fees paid by any party involved in this transaction shall only be for checkwriting and input to the computers, but not for aforesaid accounting and audit services. Title Company shall not be liable for any interest or other charges on the earnest money and shall be under no duty to invest or reinvest funds held by it at any time. Sellers and Purchasers hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which Title Company has or may have other banking relationships and further consent to the retention by Title Company and/or its affiliates of any and all benefits (including advantageous interest rates on loans) Title Company and/or its affiliates may receive from such financial institutions by reason of their maintenance of said escrow accounts.

The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Title Company is relying on the same.

Purchasers/Borrowers

Sellers



DIANA L OVERHOLSER

FREDERICK H PUCHTER

JANET L PUCHTER

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

COMMITMENT FOR TITLE INSURANCE
ISSUED BY



Heartland Title, LTD

501 North Main Street
Adams, Wisconsin 53910

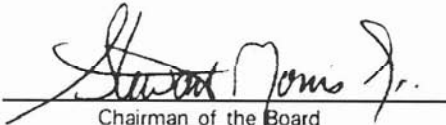
STEWART TITLE GUARANTY COMPANY, a Texas Corporation, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefore; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations hereof.

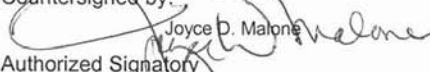
This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

Signed under seal for the Company, but this Commitment shall not be valid or binding until it bears an authorized Countersignature.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the date shown in Schedule A.


Chairman of the Board

Countersigned by:
Joyce D. Malone

Authorized Signatory

Heartland Title, LTD

Company

501 North Main Street
Adams, Wisconsin 53910

City, State


title guaranty company




President

CONDITIONS AND STIPULATIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions, the Conditions and Stipulations, and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.



All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.

COMMITMENT - SCHEDULE A

Commitment No.: 56014

0.Effective Date: September 20, 2006 at 7:59 AM

Prepared For: Landman Realty LLC
PO Box 167
Friendship, Wisconsin 53934
Rebecca / Ron

Inquiries Should Be Directed To:

Heartland Title, LTD
501 North Main Street
Adams, Wisconsin 53910
Ph. 608-339-9856, Fax 608-339-8203

- | 1. Policy or Policies to be issued: | Amount of Insurance |
|--|---------------------|
| (a) ALTA Owner's Policy (10-17-92)
Proposed Insured: DIANA L OVERHOLSER | \$99,900.00 |
| (b) ALTA Loan Policy (10-17-92)

Proposed Insured: , its successors and/or assigns | or less |
| (c) ALTA Loan Policy (10-17-92)
Proposed Insured: | |
2. The estate or interest in the land described or referred to in this Commitment and covered herein is a:
Fee Simple
3. Title to said estate or interest in said land is at the effective date hereof vested in:
FREDERICK H PUCHTER and JANET L PUCHTER, husband and wife as survivorship marital property
4. The land referred to in this Commitment is located in the County of Adams, State of Wisconsin, and described as follows:
Lot One (1) of Adams County Certified Survey Map No. 3970 recorded January 20, 2000 in Volume 18 of Certified Survey Maps, Pages 140-141 as Document No. 391630. All being in the Town of Big Flats, County of Adams, State of Wisconsin.

For informational purposes only:

Property Address: 1319 Browndeer Ave

Tax Key No.: 4-952

Taxes: \$594.21

km

COMMITMENT - SCHEDULE B1 - REQUIREMENTS

Commitment No.: 56014

The following are the requirements to be complied with:

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered, and duly filed for record.
2. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest or mortgage to be insured.
3. Payment of all taxes, assessments, levied and assessed against subject premises, which are due and payable.
4. Satisfactory evidence shall be produced that all improvements and/or repairs or alterations thereto are completed; that contractor, subcontractor, labor and materialmen are all paid in full.
5. Pay us the premiums, fees and charges for the policy.
6. Proper satisfaction of those matters shown in Schedule B, Section 2, if any.
7. Instruments in insurable form which must be properly executed, delivered and duly filed for record:
8. Copy of properly executed Owner's Affidavit as to construction liens.
9. Deed executed from FREDERICK H PUCHTER and JANET L PUCHTER to DIANA L OVERHOLSER.

The proposed Deed should either designate the subject premises as non-homestead, identify grantor as single, or be joined in by the spouse and have their marital status typed thereon.

COMMITMENTS - SCHEDULE B2 - EXCEPTIONS

Commitment No.: 56014

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Defects, Liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereof covered by this Commitment.
2. STANDARD EXCEPTIONS:
 - a) Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
 - b) Any facts, rights, interests or claims which are not shown by the public record but which could be ascertained by an accurate survey of the land or by making inquiry of persons in possessions thereof.
 - c) Easements, liens or encumbrances or claims thereof, which are not shown by the public record.
 - d) Any lien or right to lien for services, labor or material imposed by law and not shown by the public record.
 - e) Possible special charges due to disallowance of any lottery credit.
 - f) Liens or deferred charges not shown on the tax roll for installations and connections of water and sewer laterals, mains and service pipes.
 - g) Possible homestead, marital property or other statutory marital rights, if any, or the spouse of any individual insured/owner, and judgments, tax warrants, federal tax liens and any other liens, if any, docketed or filed against the spouse of any individual insured/owner.
 - h) Public or private rights in any portion of the subject premises as may be presently used, laid out or dedicated in any manner whatsoever, for public roadway and/or alley purposes.

ADDITIONAL EXCEPTIONS:

3. Taxes, general or special, for the year 2006 and subsequent years, not yet due and payable.
4. Delinquent real estate taxes for the year 2005, in the amount of \$594.21 exclusive of interest and/or penalty.
5. Rights of the public in any portion of the subject premises lying within the limits of Browndeer Avenue.
6. This commitment and our policy, when issued, does not guarantee the accuracy of the acreage represented on Adams County Certified Survey Map No. 3970.
7. Easements for public utilities, if any.

Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title Insurance Company of Oregon, National Land Title Insurance Company, Arkansas Title Insurance Company, Charter Land Title Insurance Company

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title Insurance Company of Oregon, National Land Title Insurance Company, Arkansas Title Insurance Company, Charter Land Title Insurance Company**.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

2005 Real Estate Tax Summary

09/22/2006 11:04 AM

Page 1 Of 1

Parcel #: 004-00952-0000
Alt. Parcel #:

TOWN OF BIG FLATS
ADAMS COUNTY, WISCONSIN

Tax Address:
FREDERICK H & JANET L PUCHTER
6639 EXPLORER DR
RACINE WI 53406

Owner(s): O = Current Owner, C = Current Co-Owner
O - PUCHTER, FREDERICK H & JANET L

Districts: SC = School, SP = Special
Type Dist # Description
SC 0014 ADAMS-FRIENDSHIP SCHOOL

Property Address(es): * = Primary
* 1319 BROWND EER AVE

Legal Description: Acres: 10.150
PT NE1/4 NE1/4 LOT 1 CSM 3970 MICRO

Plat: MB-METES AND BOUNDS
Block/Condo Bldg:

Tract(s): (Sec-Twn-Rng 40 1/4 160 1/4)
30-19N-06E

Parcel History:

Date	Doc #	Vol/Page	Type
02/21/2002	409969	2816/69 2200/35 195/53	WD

Tax Bill #:	37436	Net Mill Rate	0.024057163	Installments	
Certificate #:	167	Gross Tax	625.38	End Date	Total
Land Value	19,100	Other Credits	31.17	1 01/31/2006	297.11
Improve Value	5,600	Lottery Credit		2 07/31/2006	297.10
Total Value	24,700	Claims: 0 Amount:	0.00		
Ratio	0.7198	Net After	594.21		
Fair Mrkt Value	34,300				

	Amt Due	Amt Paid	Balance	Bal. Codes	
Tax	594.21	0.00	594.21	D	<input type="checkbox"/> Deeded
Special Assmnt	0.00	0.00	0.00	N	<input type="checkbox"/> Bankruptcy
Special Chrg	0.00	0.00	0.00		<input type="checkbox"/> Agreement
Delinquent Chrg	0.00	0.00	0.00		<input type="checkbox"/> Foreclosure
Private Forest	0.00	0.00	0.00		<input type="checkbox"/> Environmental
Woodland Tax	0.00	0.00	0.00		<input type="checkbox"/> Do Not Generate Notices
Managed Forest	0.00	0.00	0.00		
Prop. Tax Interest		0.00	53.48		
Spec. Tax Interest		0.00	0.00		
Prop. Tax Penalty		0.00	26.74		
Spec. Tax Penalty		0.00	0.00		
Other Charges	0.00	0.00	0.00		
TOTAL	594.21	0.00	674.43		
Over-Payment		0.00			

Interest Calculated For OCT 2006

Notes:

Payment History: (Posted Payments)

Date	Receipt #	Source	Type	Amount	GPT	SA	Int.	Pen.	Total
------	-----------	--------	------	--------	-----	----	------	------	-------

Key: Balance Code: D - Delinquent, P - Postponed, N - No Balance
Payment Source: C - County, M - Municipality
Payment Type: A - Adjustment, L - Lottery, R - Redemption, T - Tax



TRANSPORTATION • MUNICIPAL • REMEDIATION
DEVELOPMENT • ENVIRONMENTAL

307 Main Street P.O.Box 349 Friendship, WI 53934-0349
608-339-3808 Fax: 608-339-8078

PROFESSIONAL SERVICES © 1999 MSA Professional Services, Inc.

PREPARED FOR:
MARY LaQUEE
BELVA PARR REALTY
700 SOUTH MAIN STREET
ADAMS, WI. 53910

FIELD BOOK # AF FILE

PROJECT # 333240

DRAWN BY: GPR

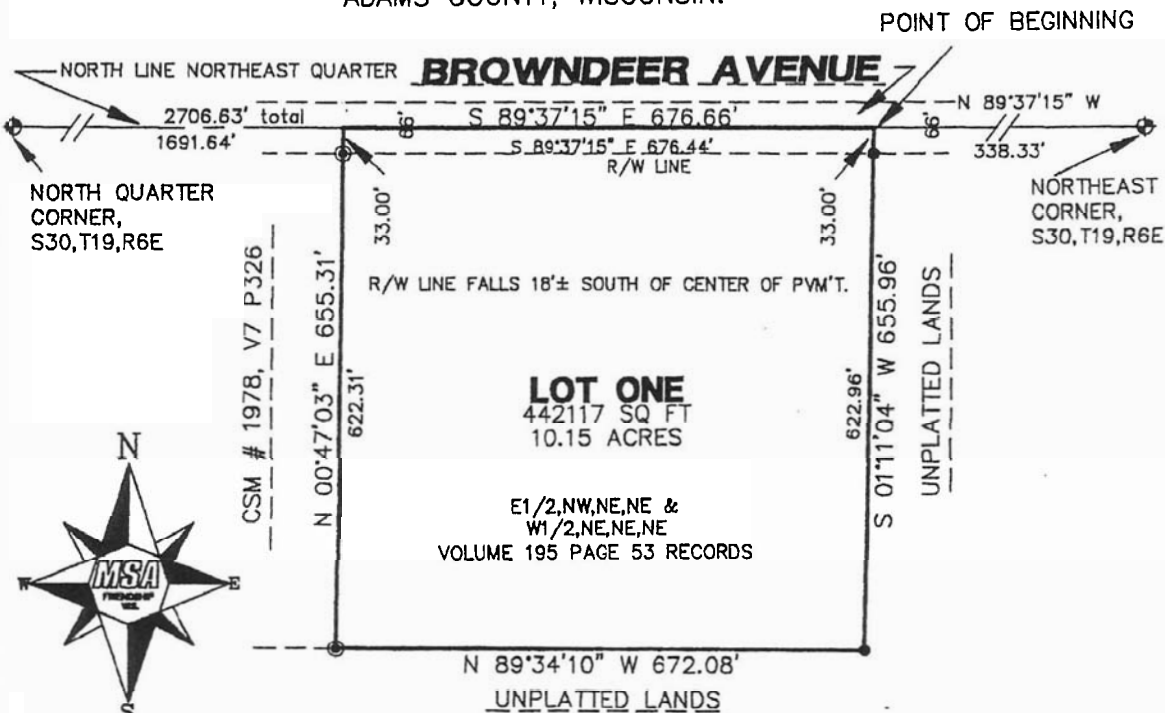
PAGES #

PAGE: 1 OF 2

CHECKED BY: SJS

ADAMS COUNTY CERTIFIED SURVEY MAP NO. 3970

PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER
SECTION 30, TOWNSHIP 19 NORTH, RANGE 6 EAST, TOWN OF BIG FLATS,
ADAMS COUNTY, WISCONSIN.

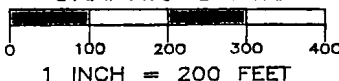


LEGEND

- ⊕ - HARRISON MONUMENT, FD.
- ⊙ - 3/4" IRON ROD, FOUND
- - 3/4" X 24" IRON ROD, 1.5 #/FT., PLACED

THE NORTH LINE OF THE NORTHEAST 1/4 OF SECTION 30,T19N,R6E
WAS ASSIGNED A BEARING OF S89°37'15"E AS THE
BASIS OF BEARINGS ON THIS MAP.

GRAPHIC SCALE



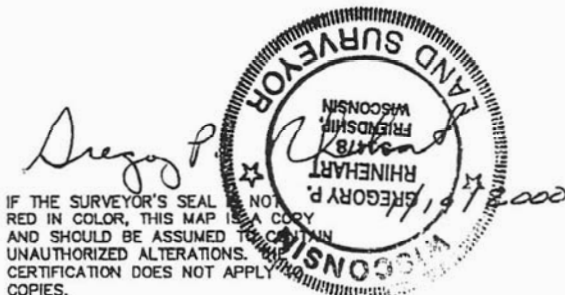
SURVEYOR'S CERTIFICATE
ON PAGE 2 OF THIS DOCUMENT

391630
VOL 18 PAGE 140

REGISTER'S OFFICE } SS
ADAMS COUNTY WI
RECEIVED FOR RECORD

JAN 20 2000

AT 8:40 A.M. IN VOL 18
OF CSM PAGE 140-141
J. N. Nelson REGISTER



J. N. Nelson



TRANSPORTATION • MUNICIPAL • REMEDIATION
DEVELOPMENT • ENVIRONMENTAL

307 Main Street P.O. Box 349 Friendship, WI 53934-0349
608-339-3808 Fax: 608-339-8078

PROFESSIONAL SERVICES

© 1999 MSA Professional Services, Inc.

PREPARED FOR:
MARY LaQUEE
BELVA PARR REALTY
700 SOUTH MAIN STREET
ADAMS, WI. 53910

FIELD BOOK # AF FILE

PROJECT # 333240

DRAWN BY: GPR

PAGES #

PAGE: 2 OF 2

CHECKED BY: SJS

SURVEYOR'S CERTIFICATE

I, GREGORY P. RHINEHART; Registered Land Surveyor, hereby certify:

That I have surveyed and mapped part of the Northeast Quarter of the Northeast Quarter of Section 30, Township 19 North, Range 6 East, Town of BIG FLATS, Adams County, Wisconsin, bounded and described as follows:

Commencing at the Northeast Corner of said Section 30, thence N89°37'15"W 338.33 feet along the north line of the northeast quarter of said Section 30 to the POINT OF BEGINNING, thence S01°11'04"W 655.96 feet, thence N89°34'10"W 672.08 feet to the southeast corner of Adams County Certified Survey Map No. 1978, thence N00°47'03"E 655.31 feet along the east line of said Certified Survey Map to the northeast corner thereof and the north line of the northeast quarter of said Section 30, thence S89°37'15"E 676.66 feet to the POINT OF BEGINNING, subject to the rights of the public in BROWND EER AVENUE along the north side thereof;

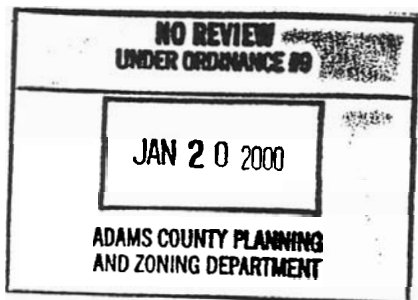
That I have made such survey and map at the direction of MARY LaQUEE, agent to the owner;

That such map is a correct representation of the exterior boundaries of the lands surveyed;

That I have fully complied with the provisions of Chapter 236 of the Wisconsin Statutes, Section AE 7 of the Wisconsin Administrative Code, and the Adams County Land Division Ordinance in surveying, dividing, and mapping the same, to the best of my knowledge and belief.

Date: 1/19/2000

Gregory P. Rhinehart
GREGORY P. RHINEHART, S-1478



IF THE SURVEYOR'S SEAL IS NOT RED IN COLOR, THIS MAP IS A COPY AND SHOULD BE CONSIDERED UNAUTHORIZED. CERTIFICATION DOES NOT APPLY TO COPIES.





501 North Main Street
Suite 3
Adams, WI 53910

(608) 339-9856 (Phone)
(608) 339-8203 (Fax)

E-Mail - heartlnd@maqs.net

INSTRUCTIONS FOR WIRING MONEY FROM YOUR BANK TO HEARTLAND TITLE LTD.

Since we are not on the Federal Reserve System, you must go through our correspondent bank. Here is how you transfer funds to us:

Wire Transfer to: Bankers Bank of Wisconsin
Madison, Wi 53719
ABA #075912479

For Further Credit to: Grand Marsh State Bank
PO Box 37
Grand Marsh, Wi 53936
Account # 086165

For Further Credit to: Heartland Title, Ltd.
Adams, Wi 53910
Account # 124-118

Please request Phone Advice, which will let the Bank know when the funds are available. It can take several hours up to 24 hours for domestic wires to come through.

There is no fee on our end.

Closing Agents: Joyce D. Malone, G. T. E.
Christy L. Ciecko, G. T. E.