

Coures, Kelley

From: Coures, Kelley
Sent: Wednesday, August 26, 2015 4:52 PM
To: Coures, Kelley
Subject: FW: Title

From: George Lumley [mailto:george.f.lumley@gmail.com]
Sent: Tuesday, August 25, 2015 5:01 PM
To: Reel, Jane E
Cc: Beane, Ronald; Purtzer, Beth; Coures, Kelley
Subject: RE: Title

Ms. Reel

I was referencing the ones that a person could buy at the October commissioners sale. That would be for the guy wanting the garden project and a couple of others that I had submitted like the slow acting Black Guy. Did you follow up with him? Not looking good – administration does not like Purple Heart Vets, Old Grand Mothers, and now a black Forrest Gump. I think his name was Marvin.

I don't think I need to step up to be the program partner on the others because the end users will. But they may need some help applying and I guess I could join them as co – owner and co program partner if need be.

But you bring up a good point. What do you expect me to get from Mr Zenthoffer. How about the elderly lady that has held the property for a while – what if she only has a quit claim deed? Will she need to do a 30 year title search before her property qualifies? What kind of title work will she need? I am lookin at cutting cost and red tape.

My sister in law said one of the attorneys might help me as charity work because he thought it was interesting that I was doing this as a volunteer.

What are we going to need to do with the various scenarios that I submitted back in may?

From: Reel, Jane E [mailto:JREEL@evansville.in.gov]
Sent: Tuesday, August 25, 2015 4:32 PM
To: 'George Lumley' <george.f.lumley@gmail.com>; Coures, Kelley <kcoures@evansville.in.gov>
Cc: Beane, Ronald <RBeane@evansville.in.gov>; Purtzer, Beth <bpurtzer@evansville.in.gov>
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Mr. Lumley,

Are you referring to the property at 2837 Egmont, which is not on the tax sale? If not, which properties are you referencing?

If you are purchasing 2837 Egmont from the owner of record, which you previously proposed, then it's up to you whether or not you choose to purchase title insurance. Title insurance is not a requirement of IHCD's Blight Elimination Program.

DMD made a decision not to transfer any properties without title insurance to avoid placing any undue hardship on subsequent property owners. This is why we order 30 year title searches and go through the quiet title actions on the properties that we acquire from the County.

Jane

From: George Lumley [<mailto:george.f.lumley@gmail.com>]

Sent: Tuesday, August 25, 2015 3:50 PM

To: Coures, Kelley; Reel, Jane E

Cc: Beane, Ronald; Purtzer, Beth

Subject: Title

Kelly and Jane

My sister in law works for an attorney firm in Jeffersonville. They specialize in title work. She ask one of the attorneys for me and they suggest that we should just buy the property at the tax sale. He said you get a "Estate in fee simple absolute, free and clear of all liens and encumbrances created or suffered before or after the sale except those liens granted priority under federal law". He thought this would be sufficient to hold the space as a garden or greenspace. I would think a person could have the deed by the next week after the sale. Would taking the structures down the end of the first week in november meet the time frame?

A question my sister in law relayed was for more detail on what kind of title work would they have to do. Transfers to the program partner and then the enduser both? She said they could advise me but would have a local firm actually do the work.

Can you give me some feed back here? Exactly what title work is required so I can talk to her about that? Are you requiring title insurance? What kind of Regulation has IHEDA created here?

Thanks
George Lumley
Volunteer