

 First American Title	Commitment for Title Insurance
Schedule A	BY First American Title Insurance Company THROUGH ITS AGENT Best Homes Title Agency, LLC

Commitment No.: **GR-93368**
 Revision No. 4

1. Commitment Date: **10/19/2016 at 8:00 AM**

2. Policy (or Policies) to be issued: Policy Amount

a. Homeowner's Policy of Title Insurance

\$TBD

Proposed Insured: **To Be Determined**

b. **ALTA Loan Policy of Title Insurance (6-17-06)**

\$TBD

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date by:

Roger Hubbard, as to Parcel 1; and Roger Hubbard and Violet M. Hubbard, husband and wife, as to Parcel 2

4. The land referred to in this Commitment is described as follows:

Situated in the **Township of Garfield, County of Newaygo, State of Michigan**

Parcel 1:

The South 99 feet of the following parcel:

Part of the Northeast 1/4 of Section 36, Town 12 North, Range 13 West, Garfield Township, Newaygo County, Michigan, described as beginning on the East line of said Section 36 at a point which is South 00 degrees 09'00" West 198.00 feet along said East line from the Northeast corner of Section 36; thence South 00 degrees 09'00" West 231.80 feet along the said East line of Section 36; thence South 90 degrees 00'00" West 660.00 feet parallel with the North line of said Section; thence North 00 degrees 09'00" East 231.80 feet; thence North 90 degrees 00'00" East 660.00 feet to the point of beginning of this description.

Parcel 2:

Part of the Northeast 1/4 of Section 36, Town 12 North, Range 13 West, Commencing at the Northeast corner; thence South 00 degrees 09'00" West 429.80 feet to the point of beginning; thence South 00 degrees 09'00" West 231.80 feet; thence South 89 degrees 55'00" West 660 feet; thence North 00 degrees 09'00" East 232.77 feet; thence North 90 degrees 00'00" East 660 feet to the point of beginning.



By: _____

Authorized Countersignature – Neil Sherman
 (This Schedule A valid only when Schedule B is attached.)



4950 Plainfield Avenue NE, Grand Rapids, Michigan 49525

Telephone: (616) 885-9027 Facsimile: (616) 885-9033

PROVIDING THE VERY *Best* IN TITLE SERVICES

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Schedule BI	THROUGH ITS AGENT Best Homes Title Agency, LLC

REQUIREMENTS

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The following requirements must be satisfied:

1. Pay the agreed amounts for the Title and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. **Documents satisfactory to us creating the interest in the Land and/or the mortgagor to be insured must be signed, delivered and recorded:**
 - A. Submit "Affidavit by Owner". Additional requirements may be made or exceptions taken for matters disclosed therein.
 - B. **NOTE: The legal description for Parcel 1 in Schedule A is a different legal description than the tax rolls. This change is the result of a land split/division. In order for the Company to close the contemplated transaction, an unconditional land split/division approval from the appropriate governmental entity must be furnished.**
 - C. **SATISFIED - Warranty Deed executed by Timber Creek Properties, LLC to Craig R. Klawiter, recorded August 31, 2005 in Liber 416, Page 1786 contains an inaccurate legal description. Re-record said Warranty Deed to correct the description.**
 - D. **SATISFIED - Mortgage executed by Craig R. Klawiter to Citizens Bank in the amount of _____ dated March 25, 2011 and recorded April 5, 2011 in Liber 442, Page 652 contains an inaccurate legal description. Re-record said Mortgage to correct the description.**
 - E. **Warranty Deed from Roger Hubbard and Violet M. Hubbard, husband and wife to the proposed insured purchaser(s).**
 - F. **Discharge(s) of the mortgage(s) and assignment of rents excepted on Schedule B – Section II. (In the event the loan is secured by a Mortgage allowing for advances of a credit line, please be advised that the borrower must authorize the lender to freeze the referenced credit line upon issuance of the payoff.)**
4. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may make additional requirements relating to the interest or the loan.
5. Pay unpaid taxes and assessments unless shown as paid. The amounts shown as unpaid do not include collection fees, penalties or interest.

SEE ATTACHED TAX INFORMATION SHEET

TAX INFORMATION SHEET

The amounts shown as unpaid do not include collection fees, penalties or interest.

2015 Winter Taxes in the amount of \$2,075.29 are Paid.

2016 Summer Taxes in the amount of \$5,315.86 are due by September 14th. Payment information is unavailable.

2014 Taxes in the amount of \$10,417.88 are Forfeited and DUE if paid by October 31, 2016.

Property Address: 8847 Mason Rd, Newaygo, MI

Tax Parcel Number: 62-18-36-200-032 (Part of Parcel 1)

2016 State Equalized Value: \$153,800.00

Principal Residence Exemption: 0%

Taxable Value: \$147,114.00

School District: Newaygo

Special Assessments: None

2015 Summer and Winter Taxes in the amount of \$1,079.81 are Delinquent and DUE, if paid by October 31, 2016.

2016 Summer Taxes in the amount of \$654.01 are due by September 14, 2016. Payment information is unavailable.

Tax Parcel Number: 62-18-36-200-028 (Parcel 2)

2016 State Equalized Value: \$18,100.00

Principal Residence Exemption: 0%

Assessed Address: 8871 S Mason

Taxable Value: \$18,100.00

School District: Newaygo

Special Assessments: None

2015 Winter Taxes in the amount of \$1,266.34 are PAID.

2016 Summer Taxes in the amount of \$3,194.27 are due by September 14, 2016. Payment information is unavailable.

2014 Taxes in the amount of \$8,438.47 are Delinquent and DUE, if paid by October 30, 2016.

Tax Parcel Number: 62-18-36-200-031 (Part of Parcel 1 and add'l land)

2016 State Equalized Value: \$88,400.00

Principal Residence Exemption: 0%

Taxable Value: \$88,400.00

School District: Newaygo

Special Assessments: None

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Schedule BII	THROUGH ITS AGENT Best Homes Title Agency, LLC

EXCEPTIONS

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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. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any lien or right to lien for services, labor or material imposed by law and not shown by the public records.
5. Taxes and assessments not due and payable at Commitment Date.
6. Taxes and assessments which become due and payable after the Date of Policy, including taxes and assessments which may be added to the tax rolls or tax bill after the Date of Policy as a result of the taxing authority disallowing or revising an allowance of a Principal Residence Exemption ("PRE"), and invoices or assessments resulting from Building or Ordinance violations, if any.
7. Highway Easement Release recorded in Liber 340, Page 438.
8. All oil, gas and mineral interests of every kind and nature, and all rights appurtenant thereto.
9. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
10. Mortgage executed by Roger A. Hubbard and Violet M. Hubbard, husband and wife to Valley Ridge Bank in the amount of _____ dated June 4, 2004 and recorded June 9, 2004 in Liber 407, Page 8617. (NOTE: Said mortgage contains additional land, and also contains an inaccurate legal description). See Notice of Default recorded in Liber 442, Page 1364.
11. Mortgage executed by Roger A. Hubbard and Violet M. Hubbard, a/k/a V. Marie Hubbard, husband and wife to Valley Ridge Bank in the amount of _____ dated August 9, 2005 and recorded August 12, 2005 in Liber 415, Page 7996. (NOTE: Said mortgage affects Parcel 1 herein and additional land).
12. Assignment of Rents executed by Roger A. Hubbard and Violet M. Hubbard, a/k/a V. Marie Hubbard, husband and wife to Valley Ridge Bank, dated August 9, 2005 and recorded August 12, 2005 in Liber 415, Page 8011. (NOTE: Said Assignment of Rents affects Parcel 1 herein and additional land). See Notice of Default recorded in Liber 442, Page 1364.
13. Mortgage executed by Roger A. Hubbard and Violet M. Hubbard, husband and wife to Valley Ridge Bank in the amount of _____ dated February 7, 2006 and recorded February 15, 2006 in Liber 419, Page 322. (NOTE: Said mortgage affects Parcel 1 herein and additional land).