

Commitment for Title Insurance

First American Title Insurance Company

THROUGH ITS AGENT

Best Homes Title Agency, LLC

Commitment No.: GR-91203

Schedule A

1. Commitment Date: **06/06/2016** at 8:00 AM

2. Policy (or Policies) to be issued:

Policy Amount

a. ALTA Owner's Policy of Title Insurance (6-17-06)

Proposed Insured: To Be Determined

\$TBD

\$TBD

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

Proposed Insured: To Be Determined, its successors and/or assigns as their interests may appear as defined in the Conditions of this policy

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

Darrell Dietz and Michele Dietz, husband and wife

The land referred to in this Commitment is described as follows: Situated in the Township of Fruitport, County of Muskegon, State of Michigan

Part of the South 1/2 of the Northeast 1/4 of Section 27, Town 9 North, Range 15 West, Fruitport Township, Muskegon County, Michigan, described as beginning at a point on the East line of Section 27 distant North 00 degrees 00' 00" East 659.88 feet from the East 1/4 corner of Section 27 and proceeding thence South 89 degrees 47' 21" West 1333.43 feet parallel with the East and West 1/4 line of Section 27; thence North 00 degrees 00' 00" East 329.94 feet parallel with the East line of Section 27; thence North 89 degrees 47' 21" East 1333.43 feet; thence South 00 degrees 00' 00" West 329.94 fet along the East line of Section 27 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

Commitment No.: GR-91203

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. Warranty Deed from Darrell Dietz and Michele Dietz, husband and wife to the proposed insured purchaser(s).
 - C. Mortgage from To Be Determined to the proposed insured mortgagee.
 - D. Discharge(s) of the mortgage(s) 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.)
- 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

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TAX INFORMATION SHEET

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

2015 Winter Taxes in the amount of \$495.41 are Paid. 2015 Summer Taxes in the amount of \$1,179.62 are Paid.

Property Address: 6075 Maple Island Rd, Nunica, Michigan 49448

Tax Parcel Number: 61-15-027-200-0005-00

2015 State Equalized Value: \$67,800.00 Taxable Value: \$60,030.00 Principal Residence Exemption: 100% School District: 61080

Special Assessments: None

Note: 2016 Summer tax bills come out on July 1, 2016 and are currently unavailable.

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Schedule BII

EXCEPTIONS

Commitment No.: GR-91203

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.
- 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.
- Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- Any lien or right to lien for services, labor or material imposed by law and not shown by the public records.
- Taxes and assessments not due and payable at Commitment Date.
- 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. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways. Right of Way to Consumers Power Company recorded in Liber 60, Page 311 and in Liber 95, Page 69.
- 8. Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.
- 9. Mortgage executed by Darrell Dietz and Michele Dietz, f/k/a Michele Earl, husband and wife to JPMorgan Chase Bank, N.A. in the amount of dated July 1, 2013 and recorded August 26, 2013 in Liber 3961, Page 352.
- 10. Future Advance Mortgage executed by Michele Dietz who acquired title as Michelle Dietz f/k/a Michelle Earl and Darrell Dietz, wife and husband to JPMorgan Chase Bank, N.A., in the amount of dated December 2. 2005 and recorded December 27, 2005 in Liber 3680, Page 348, as Subordinated in Liber 3961, Page 353.

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