

 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.: **GRC-92410**
Revision No. 1

1. Commitment Date: **07/20/2016** at 8:00 AM

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

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

\$TBD

Proposed Insured: **TBD**

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

\$TBD

Proposed Insured: **TBD, 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:

Gary C. Tedford and Sharon C. Tedford, husband and wife

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

Situated in the **Township of West Branch, County of Ogemaw, State of Michigan**

PART OF:

The East 1/2 of the Southeast 1/4 of Section 8, Town 22 North, Range 2 East, West Branch Township, Ogemaw County, Michigan.



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 description on Schedule A contains more land than the description to be eventually insured herein. Once the company has received a Survey with the correct legal description, this commitment will be revised. The taxing authority will also need to submit an approval for the split. Once the Survey has been reviewed, we will also determine whether or not we have legal access to the property.**
 - C. **Warranty Deed from Gary C. Tedford and Sharon C. Tedford, husband and wife to the proposed insured purchaser(s).**
 - D. **Mortgage from TBD to the proposed insured mortgagee.**
 - E. **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 Summer and Winter Taxes in the amount of \$6,140.23 are Delinquent and Due if paid by July 31, 2016. Summer base was \$1,951.40 and Winter base was \$3,564.75.

2016 Summer Taxes in the amount of \$1,957.22 are DUE.

Property Address: 2100 Maes Rd., Parcel 1, West Branch Twp., MI 48661

Tax Parcel Number: 014-008-039-00 (Includes additional land)

2016 State Equalized Value: \$258,800.00

Taxable Value: \$160,108.00

Principal Residence Exemption: 25%

School District: West Branch-Rose City

Special Assessments: None

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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:

- 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.
- Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
- Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.
- Reservation of oil, gas and mineral rights as described in Document No. 3125090 and in Document No. 3125042 and in Liber 205, Page 176 and in Liber 90, Page 598.
- Assignment of Rents executed by Gary C. Tedford and Sharon C. Tedford, husband and wife to Mercantile Bank of Michigan, dated November 28, 2014 and recorded December 3, 2014 in Document No. 3125044. (Includes additional land).
- Mortgage executed by Gary C. Tedford and Sharon C. Tedford, husband and wife to Mercantile Bank of Michigan, in the amount of _____, dated November 28, 2014 and recorded December 3, 2014 in Document No. 3125043. (Includes additional land).
- Mortgage executed by Gary C. Tedford and Sharon C. Tedford, husband and wife to Firstbank - West Branch in the amount of \$ _____, dated May 15, 2001 and recorded May 18, 2001 in Document No. 3018182, as amended in Document No. 3020524. (Includes additional land).
- Easement to Consumers Power Company recorded in Liber 221, Page 331.
- Easement to Consumers Energy Company recorded in Document No. 3021612.