

Old Republic National Title Insurance Company

Commitment Number: MI17010355

SCHEDULE A

1. Effective Date: December 21, 2016 at 06:59 AM
2. Policy or Policies to be issued: Amount
 - (a) X Owner's Policy (ALTA Own. Policy (06/17/06))
Proposed Insured:
To Be Determined Amount To Be Determined
 - (b) X Loan Policy (Alta 2006 Without Standard Exceptions)
Proposed Insured:

The Huntington National Bank, a national banking
association, its successors and or assigns as their interest
may appear
3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.
4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:
FirstMerit Bank, N.A.
5. The land referred to in the Commitment is described as follows:
SEE EXHIBIT A ATTACHED HERETO

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SCHEDULE B

1. Requirements:

- a. Standard requirements set forth in jacket.
- b. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- c. Pay us the premiums, fees and charges for the policy.
- d. Submit a satisfactory estoppel affidavit executed by To Be Determined to The Huntington National Bank.
- e. The search did not disclose any open mortgages or deeds of trust of record, therefore the Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence.
- f. Warranty Deed from recited owner to recited purchaser.
- g. Mortgage executed by recited purchaser to recited mortgagee in the amount indicated.
- h. PAYMENT OF TAXES:

Tax Identification Number 07-05-601-008

2015 Delinquent County tax due in the amount of \$916.49.

2016 Summer tax due in the amount of \$1,777.44.

2016 Winter tax due in the amount of \$793.86. Said amount includes Street Lights in the amount of \$67.85.

SEV \$45,000.00

Taxable Value \$45,000.00

Homestead 0%

NOTE: The above due tax amounts do not include penalty and interest, if any.

- i. NOTE: In the event that the Commitment Jacket is not attached hereto, all of the terms, conditions and provisions contained in said Jacket are incorporated herein. The Commitment Jacket is available for inspection at any Company office.
- j. In accordance with the terms and provisions of the Commitment jacket, '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 by the Company'.

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(MI17010355.PFD/MI17010355/3)

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SCHEDULE B
(Continued)

- k. "Note for Information: If, per Public Act 201 of 2010, the land to be insured is defined as "Commercial Real Estate" and the proposed transaction is or will be the subject of a written commission agreement running in favor of a commercial real estate broker, the Company shall be immediately notified and this Commitment will be revised and made subject to such further requirements and exceptions as deemed necessary".
2. 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. Standard exceptions set forth in jacket.
 2. 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 thereon covered by this commitment.
 3. Taxes and assessments that become a lien against the property after date of closing. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or loss of any homestead exemption status for the insured premises.
 4. Terms, provisions, conditions, restrictions, easements and limitations contained in the Master Deed set forth below, and any amendments thereto, if any, including, but not limited to, the rights of the co-owners of the Condominium set forth below in general common elements and limited common elements, as set forth in said Master Deed and Amendments thereto, and designated as Genesee County Condominium Subdivision Plan No. 164, and as described in Act 59 of the Public Acts of 1978, as amended, but omitting any covenants or restrictions, if any, including, but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

Document Entitled: Master Deed
Recording No: Liber 3354 Page 414
Name of Condominium: The Timbers
5. Right(s) of Way and/or Easement(s) and rights incidental thereto as set forth in a document:

In favor of: The Genesee County Drain Commissioner
Recording No: Liber 4386 Page 883 and Liber 4467 Page 11

Cancellation of Right of Way recorded in Liber 4471 Page 48
6. Ingress and Egress to the Land is by means of a private road which is subject to the rights of others to use said road and which is not required to be maintained by any governmental agency.

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SCHEDULE B
(Continued)

7. Rights, if any, of the United States government, the State of Michigan, any other governmental entity, riparian owners, the public or private persons existing in or with respect to the present and past bed, banks, bottomland and waters of any waterway located upon or abutting the Land.

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EXHIBIT A
PROPERTY DESCRIPTION

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

Situated in the Township of Flint, County of Genesee and State of Michigan:

Unit 16, The Timbers, a Site Condominium according to the Master Deed recorded in Liber 3354, Pages 414-474, as amended, in the Office of the Genesee County Register of Deeds, and designated as Genesee County Condominium Subdivision Plan No. 164, together with rights in general common elements and limited common elements as set forth in said Master Deed, and amendments thereto, and as described in Act 59 of the Public Acts of 1978 as amended.