

## Old Republic National Title Insurance Company

Commitment Number: MI16120052

**SCHEDULE A**

1. Effective Date: December 1, 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:  
The Huntington National Bank, successor by means of the merger with FirstMerit Bank, N.A.
5. The land referred to in the Commitment is described as follows:  
SEE EXHIBIT A ATTACHED HERETO

## Old Republic National Title Insurance Company

Commitment Number: MI16120052

**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. Warranty Deed from recited owner to recited purchaser.
- f. Mortgage executed by recited purchaser to recited mortgagee in the amount indicated.
- g. 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.
- h. PAYMENT OF TAXES:

Tax Identification Number 10-12-5-33-4435-000

2016 Summer tax due in the amount of \$256.52.

2016 Winter tax due in the amount of \$513.68. Said amount includes Cheboyganing Cre in the amount of \$0.11, Garbage in the amount of \$158.00, Chipping in the amount of \$20.00 and Street Lights in the amount of \$28.89.

SEV \$17,300.00

Taxable Value \$16,950.00

Homestead 100%

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'.

---

Copyright 2006-2009 American Land Title Association. All rights reserved.

The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



(MI16120052.PFD/MI16120052/3)

Commitment Number: MI16120052

**SCHEDULE B**  
(Continued)

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, conditions and provisions which are recited in Resolution recorded in Liber 1852, Page 294.
  5. Terms, conditions and provisions which are recited in Shared Driveway Agreement recorded in Liber 1863, Page 708.
  6. Covenants, conditions and restrictions, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law as contained in instrument recorded in Liber 953, Page 141.
  7. Easements over subject property as shown on the recorded plat.

Commitment Number: MI16120052

**EXHIBIT A**  
**PROPERTY DESCRIPTION**

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

Situated in the Township of Buena Vista, County of Saginaw and State of Michigan:

Lot 5, Schreiber Subdivision, according to the Plat thereof recorded in Liber 10 of Plats on Page 32, Saginaw County Records.