

Commitment for Title Insurance

BY

Old Republic National Title Insurance Company

Schedule A

THROUGH ITS AGENT

Best Homes Title Agency, LLC

Commitment No.: GRC-106786

1. Commitment Date: 10/13/2017 at 8:00 AM

2. Policy (or Policies) to be issued:

Policy Amount

a. ALTA Owner's Policy

\$TBD

Proposed Insured: To Be Determined

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

Greenstone Farm Credit Services, FLCA

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

The South Half of the Northwest Quarter of the Southeast Quarter of Section 23, Township 4 South, Range 18 West; ALSO, the South Half of the West 10 acres of the Northeast Quarter of the Southeast Quarter of said Section 23.

By

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



PROVIDING THE VERY Best IN TITLE SERVICES

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REQUIREMENTS

Commitment No.: GRC-106786

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. When the proposed insured is identified, additional requirements and/or exceptions may be made.
 - C. Provide evidence of the purchase price and/or the amount of the mortgage to be insured.
 - D. Warranty Deed from Greenstone Farm Credit Services, FLCA to the proposed insured purchaser(s).
 - E. 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.)
- 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.
- 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.

2016 Winter Taxes in the amount of \$616.55 are PAID. 2017 Summer Taxes in the amount of \$1,763.41 are PAID.

Property Address: 645 S. Blue Creek Road, Benton Harbor, MI 49022

Tax Parcel Number: 03-0023-0012-01-5

2017 State Equalized Value: \$100,300.00 Taxable Value: \$100,300.00

Principal Residence Exemption: 100% School District: 11010 - Benton Harbor

Special Assessments: NONE



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Schedule BII

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 encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in Public Records.
- 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. Interest of others in oil, gas and mineral rights, if any, recorded in the Public Records.
- 7. Interest, if any, of the United States, State of Michigan, or any political subdivision thereof, in the oil, gas and minerals in and under and that may be produced from the captioned Land.
- 8. 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.
- 9. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
- 10. Affidavit Attesting that Qualified Agricultural Property Shall Remain as recorded in Liber 2801, Page 1698.
- 11. Mortgage executed by James F. Hartmann and Kathy M. Hartmann, husband and wife to GreenStone Farm Credit Services, FLCA in the amount of dated May 22, 2007 and recorded May 25, 2007 in Liber 2792, Page 2584, as Amended in Liber 3074, Page 2778.