

Commitment for Title Insurance

First American Title Insurance Company

THROUGH ITS AGENT

Best Homes Title Agency, LLC

Commitment No.: GRC-99012

Revision No. 1

1. Commitment Date: 02/16/2017 at 8:00 AM

2. Policy (or Policies) to be issued:

Schedule A

Policy Amount

\$TBD

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

Proposed Insured: To be determined

\$TBD

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:

Stacy Digiacomo

4. The land referred to in this Commitment is described as follows: Situated in the City of Flint, County of Genesee, State of Michigan

The unplatted part of the SW 1/4 of the SW 1/4 of Section 33, T8N, R7E Beginning at a point on the Ely line of Western Road, 332.2 feet South 0 degrees 57 minutes East from its intersection with the South line of Richfield Road; thence South 0 degrees 57 minutes East along said Ely line, 45 feet; thence North 89 degrees 18 minutes East 115 feet; thence North 0 degrees 57 minutes West, 45 feet; thence South 89 degrees 18 minutes West, 115 feet to point of beginning.

By:

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



4949 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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Commitment for Title Insurance

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Schedule BI

Best Homes Title Agency, LLC

REQUIREMENTS

THROUGH ITS AGENT

Commitment No.: GRC-99012 Revision No. 1

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. Provide evidence of the purchase price and/or the amount of the mortgage to be insured.
 - C. When the proposed insured is identified, additional requirements and/or exceptions may be made.
 - D. Warranty Deed from Stacy Digiacomo to the proposed insured purchaser(s).
 - E. NOTE: A search of the Public Records does not reveal any open mortgage. You must disclose any knowledge of any unrecorded mortgage or other obligation that may result in a lien attaching to the Land.
- 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.

2016 Winter Taxes in the amount of \$36.03 are PAID.
2016 Summer Taxes in the amount of \$584.44 are PAID (includes \$150.47 for garbage).

Property Address: 3932 Western Road, Flint, Michigan 48506

Tax Parcel Number: 25-47-33-351-043 2016 State Equalized Value: \$7,800.00

2016 State Equalized Value: \$7,800.00 Taxable Value: \$6,827.00
Principal Residence Exemption: 0% School District: Flint Community

Special Assessments: NONE

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BY

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Schedule BII

EXCEPTIONS

Commitment No.: GRC-99012 Revision No. 1

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. 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.
- 8. All oil, gas and mineral interests of every kind and nature, and all rights appurtenant thereto.
- 9. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.
- Easement for drainage, disclosed by instrument recorded in Liber/Document# 2018 Page 40.

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