



Old Republic National Title Insurance Company

COMMITMENT FOR TITLE INSURANCE

SCHEDULE A

File No. 17-0055

1. Effective Date: March 7, 2017 at 8:00 a.m.
2. Policy or Policies to be issued: Policy Amount
 - (a) ALTA Owner's Policy (6/17/06) \$1.00
Proposed Insured:
T B D
 - (b)
Proposed Insured:

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 said land is at the Effective Date vested in:

Whitney Lynn Shaarda

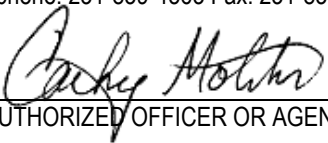
5. The land referred to in this Commitment is described as follows:

SITUATED IN THE TOWNSHIP OF RICHLAND, MISSAUKEE COUNTY, MICHIGAN

SE ¼ of SE ¼ of Section 23, T21N, R8W, EXCEPT beginning on the Section line S89deg30'W 650 feet from the SE corner of said Section; Thence S89deg30'W along Section line 680 feet; Thence N0deg30'W 320.29 feet; Thence N89deg30'E 680 feet; Thence S0deg30'E 320.29 feet to place of beginning.

Countersigned:

MISSAUKEE TITLE CO. AGENCY
P.O. Box 480, 119 E Prospect St
Lake City, MI 49651
Telephone: 231-839-4563 Fax: 231-839-5642

By: 
AUTHORIZED OFFICER OR AGENT

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SCHEDULE B – I

REQUIREMENTS

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating xpthe interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
4. You will 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 then make additional requirements or exceptions.
5. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

Property Identification #: **013-023-015-00**

6. Tax Code No: 013-023-015-00

2016 Summer taxes paid \$167.12 2016 Winter taxes paid \$206.24

2016 SEV \$56,600.00 2016 TV \$15,333.00

100% Qualified Agriculture

INFORMATIONAL COMMITMENT ONLY – NO REQUIREMENTS AT THIS TIME.

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SCHEDULE B –II

EXCEPTIONS

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. Any discrepancies, conflicts, easements, boundary line disputes, encroachments or protrusions, or overlapping of improvements which would be disclosed by an inspection and accurate survey of the premises.
2. Rights and claims of parties in possession.
3. Mechanics', Contractors', or Materialmen's liens and lien claims, if any, where no notice thereof appears on record.
4. Any facts, rights, interests or claims which are not shown by the public record, but which could be ascertained by an inspection of the land or by making inquiry of person(s) in possession thereof.
5. Liens, encumbrances, or claims thereof, which are not shown by the public record.
6. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
7. General or special taxes and assessments required to be paid in the year 2017 and subsequent years.
8. Taxes for the year 2017 and subsequent years, a lien not yet due and payable.
9. Rights of the public and of any governmental unit in any part of above described land, taken, used or deeded for streets, roads, walks or highway purposes.
10. Any lease, grant, exception or reservation of oil, gas or mineral rights appearing in the Public Records.
11. Affidavit Attesting that Qualified Agriculture Shall Remain recorded in document #2014-00311
12. Easement in favor of Michigan Bell Telephone recorded in Liber 104 page 562
13. Farmland Development Rights Agreement recorded in Liber 334 page 915.
14. A reservation of Life Estate and Power to Mark A Shaarda and Mary A Shaarda as recorded in Document #2014-00310
15. A mortgage in favor of GreenStone Farm Credit Services, FLCA dated 6/23/2014 recorded 6/23/2014 in document #2014-02206 in the original amount of