

Commitment for Title Insurance

First American Title Insurance Company

THROUGH ITS AGENT

Best Homes Title Agency, LLC

Commitment No.: GRC-100406

Schedule A

1. Commitment Date: **03/16/2017** at 8:00 AM

2. Policy (or Policies) to be issued:

Policy Amount

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

Proposed Insured: To be determined

\$TBD

\$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:

The Estate of Michael J. Brewer, Bankrupt under Chapter 7 of the United States Bankruptcy Court for the Eastern District of Michigan, Detroit Division, Case No. 16-52706-mar

4. The land referred to in this Commitment is described as follows: Situated in the Township of Bridgewater, County of Washtenaw, State of Michigan

PARCEL E - 3:

A parcel of land in the S.E. 1/4 of Section 16, T4S, R4E, Bridgewater Township, Washtenaw County, Michigan, being further described as,

Commencing at the S.E. corner of said Section 16; thence N 89° 53 ' 28' W, along the South line of said Section 16 and the centerline of Braun Road, 66 feet wide, 550.00 feet to the Point of Beginning; thence continuing N 89° 53 ' 28" W, 66.00 feet; thence N 00° 00' 00" E, 350.00 feet; thence N 89° 53' 28" W, 20.60 feet; thence N 00° 00' 00" E. 533.46 feet; thence South 89° 41 ' 49" E 336.61 feet; thence South 00° 00' 00" W 532.32 feet; thence North 89° 53' 28" W 250.00 feet; thence South 00° 00' 00" W 350.00 feet to the 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

First American Title Insurance Company

Schedule BI

THROUGH ITS AGENT **Best Homes Title Agency, LLC**

REQUIREMENTS

Commitment No.: GRC-100406

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. Certified Copy of Order entered in the Bankruptcy case of Michael J. Brewer authorizing the sale by the Debtor or Trustee.
 - E. >>The above must be submitted to the Company for review before closing. The Company reserves the right to make further requirements and/or exceptions based upon examination of same.
 - F. Warranty Deed from Michael J. Brewer, joined by spouse, if married, to the proposed insured purchasers.
 - G. 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.)
 - H. Release(s) of the Lis Pendens excepted on Schedule B Section II.
- 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 \$270.46 are PAID.
2016 Summer Taxes in the amount of \$162.45 are PAID (includes \$0.33 for Drain maintenance).

Property Address: V/L on Braun Road, Manchester, MI 48158

Tax Parcel Number: Q-17-16-400-024 2016 State Equalized Value: \$24,600.00

2016 State Equalized Value: \$24,600.00 Taxable Value: \$15,258.00

Principal Residence Exemption: 100% School District: Clinton Public Schools

Special Assessments: NONE

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Best Homes Title Agency, LLC

Schedule BII

EXCEPTIONS

Commitment No.: GRC-100406

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.
- Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- Any lien or right to lien for services, labor or material imposed by law and not shown by the public records.
- Taxes and assessments not due and payable at Commitment Date.
- 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.
- Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.
- 10. Easement granted to General Telephone Company of Michigan, disclosed by instrument recorded in Liber/Document# 1389 Page 695.
- 11. Overhead Easement granted to The Detroit Edison Company, disclosed by instrument recorded in Liber/Document# 3255 Page 426 and in Liber 3255, Page 434.
- 12. Terms, covenants and conditions as set forth in Affidavit Attesting that Qualified Agricultural Property or Qualified Forest Shall Remain Qualified Agricultural Property recorded in Liber/Document# 5148 Page 579.
- 13. Mortgage between Michael J. Brewer, a single man, as mortgagor, and GreenStone Farm Credit Services, FLCA, as mortgagee, in the original stated principal amount of dated 2/26/2004 recorded 3/4/2004 in Liber/Document# 4368 Page 477.
- 14. Mortgage between Michael J. Brewer and Shannon Marie Brewer, husband and wife, as mortgagor, and TCF National Bank, as mortgagee, in the original stated principal amount of dated 4/5/2006 recorded 4/12/2006 in Liber/Document# 4550 Page 964.
- 15. Proceedings pending in the Washtenaw County Court, Case No. 16-52706-mar, disclosed by Lis Pendens recorded 12/19/2016 in Liber/Document# 5183 Page 718.

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Michigan - Schedule BII