

 First American Title	Commitment for Title Insurance
Schedule A	BY First American Title Insurance Company THROUGH ITS AGENT Best Homes Title Agency, LLC

Commitment No.: **GRC-99008**
 Revision No. 1

1. Commitment Date: **04/25/2017** at 8:00 AM

2. Policy (or Policies) to be issued: Policy Amount

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

\$TBD

Proposed Insured: **To be determined**

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

The Estate of Earl Ray VanRiper and Denise Marie VanRiper, Bankrupt, Chapter 7, United States Bankruptcy Court of the Western District of Michigan, Case No. 16-02274-JTG, John A. Porter, Trustee

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

Situated in the **Township of Morton, County of Mecosta, State of Michigan**

Lot 28 also an undivided 1/40th interest in Outlot A and Outlot B, also known as Lots 42 and 43 of Blue Springs Subdivision, according to the plat thereof as recorded in Liber 7 of Plats, Page(s) 38, Mecosta County Records.



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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Schedule BI	THROUGH ITS AGENT Best Homes Title Agency, LLC

REQUIREMENTS

Commitment No.: **GRC-99008** *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. **Submit to the Company a current status letter from the Treasurer of the Subdivision Homeowner's Association.**
 - E. **Record with the Register of Deeds an Order of the Bankruptcy Court in the Matter of the Estate of Earl Ray VanRiper and Denise Marie VanRiper, Debtor, authorizing conveyance to Party to be determined.**
 - F. **Record a Deed from the Trustee of the Estate of Earl Ray VanRiper and Denise Marie VanRiper, Debtor to Party to be determined.**
 - G. **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.**
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.
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

TAX INFORMATION SHEET

The amounts shown as unpaid do not include collection fees, penalties or interest.

2016 Winter Taxes in the amount of \$112.88 are DELINQUENT - 2016 Summer and Winter taxes have been combined and are now due and payable to Mecosta County Treasurer in the amount of \$123.04 if paid by May 31, 2017

2016 Winter taxes included \$81.00 for Weed Control..

2016 Summer Taxes in the amount of \$100.65 are DELINQUENT - 2016 Summer and Winter taxes have been combined and are now due and payable to Mecosta County Treasurer in the amount of \$123.04 if paid by May 31, 2017

Note: 2016 Summer Taxes were paid late. Only the base amount was paid. Amount due is for interest.

Property Address: 9657 Blue Springs Court, Mecosta, Michigan 49332

Tax Parcel Number: 54-11-083-028


2016 State Equalized Value: \$3,500.00

Principal Residence Exemption: 0%

Taxable Value: \$3,057.00

School District: 54025 - Chippewa Hills

Special Assessments: None

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Schedule BII	THROUGH ITS AGENT Best Homes Title Agency, LLC

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. 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. Building and use restrictions and other terms, covenants, conditions, agreements, obligations and easements, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604 (c), disclosed by instrument recorded in Liber 364 Page 541, amended in Liber 390 Page 930, Judgments in Liber 706 Page 2090 and Liber 706 Page 2095.
8. Easements as disclosed by the subdivision plat.
9. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
10. All oil, gas and mineral interests of every kind and nature, and all rights appurtenant thereto.
11. Access to subject property is by means of a private road and may be subject to various maintenance agreements.
12. Rights of the United States, State of Michigan and the public for commerce, navigation, recreation and fishery, in any portion of the land bordering on or comprising the bed of the Pond and Blue Lake. (Outlot B)
13. The nature, extent or lack of riparian rights, or the riparian rights of riparian owners and the public, in and to the use of the waters of the Pond and Blue Lake. (Outlot B)
14. Terms, covenants and conditions as set forth in instrument recorded in Liber 738 Page 324.
15. Interest of others in Outlot A and Outlot B, also known as Lots 42 and 43.