

Commitment Number: MI17030441

SCHEDULE A

1. Effective Date: July 20, 2017 at 06:59 AM
2. Policy or Policies to be issued: Amount
 - (a) X Owner's Policy (ALTA Own. Policy (06/17/06))
Proposed Insured:
To Be Determined Amount To Be Determined
 - (b) X Loan Policy (Alta 2006 Without Standard Exceptions)
Proposed Insured:

The Huntington National Bank, its successors and or assigns
as their interest may appear
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 the land is at the Effective Date vested in:
FirstMerit Bank, N.A. successor by merger to Citizens Bank, by Warranty Deed (In Lieu of Foreclosure)
recorded 10/26/2016 as Instrument No. GR 20161485 in the Office of the Recorder of Baraga County.
5. The land referred to in the Commitment is described as follows:
SEE EXHIBIT A ATTACHED HERETO

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SCHEDULE B

1. Requirements:

- a. Payment of the full consideration to, or for the account of the grantors or mortgagors should be made.
- b. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- c. All instruments to be recorded, including those creating any insured interest, must comply with state and local conveyancing and/or recording rules, standards, ordinances and statutes.
- d. Payment of taxes, charges, and assessments levied and assessed against subject premises, which are due and payable.
- e. Delinquent sewer bills, water bills, charges for weed cutting, cleaning up trash and other nuisance abatement charges may become a lien on the real estate. No liability is assumed by the Company for ascertaining the status of these charges. The proposed insured is cautioned to obtain the current status of these charges, if any.
- f. Owners/Sellers Affidavit covering matters of title in a form acceptable to the Company.
- g. Further exceptions and/or requirements may be made upon review of the proposed documents and/or upon further ascertaining the details of the transaction.
- h. Receipt of property executed Affidavit/Estoppel Certificate.
- i. Satisfactory evidence shall be produced that all improvements, repairs and/or alterations have been completed and that all contractor, subcontractor, labor and materialman have been paid in full.
- j. Proper deed from FirstMerit Bank, N.A. successor by merger to Citizens Bank, by Warranty Deed (In Lieu of Foreclosure) recorded 10/26/2016 as Instrument No. GR 20161485 in the Office of the Recorder of Baraga County., to To Be Determined.

2. 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. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon.
2. Taxes and assessments approved, levied or enacted by the State, County, Municipality, Township or similar taxing authority, but not yet certified to the tax duplicate of the county in which the land is situated, including, but not limited to, reassessment and recapture by way of CAUV, Homestead or other similar programs, or retroactive increases in the valuation of the land by the State, County, Municipality, Township or other taxing authority.

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(MI17030441.PFD/MI17030441/3)

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SCHEDULE B
(Continued)

3. No liability is assumed for tax increases occasioned by retroactive revaluation change in land usage, or loss of any homestead exemption status for insured premises.
4. Rights or claims of parties other than Insured in actual possession of any or all of the property.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
6. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the public records.
7. Any covenant, condition or restriction referred to herein indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin is omitted as provided in 42 U.S.C. Section 3604, unless and only to the extent that the restriction (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) related to handicap, but does not discriminate against handicapped people.
8. Tax Information:

Parcel Number: 044-522-014-50

2016 Taxes Delinquent in the amount of \$89.58.

2017 Summer Taxes Due in the amount of \$527.03.

2017 Village Taxes Due in the amount of \$195.90.

Taxable Value: \$18,690
State Equalized Value: \$17,857
9. Subject to Power of Attorney recorded on 09/22/2004 in Book MI 26 at Page 892.

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EXHIBIT A
PROPERTY DESCRIPTION

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

The following described premises situated in the Village of L'Anse, County of Baraga and State of Michigan:

Lot 15 and a portion of Lot 14, described as follows: Commencing at the line between Lot 14 and Lot 15 on Broad Street thence Northeasterly along said line to the end of said Lots; thence Southeasterly along the back line of Lot 14 a distance of 6 feet; thence Southwesterly 100 feet to Broad Street; thence along Broad Street 6 feet to the Point of Beginning; all in Block 22 of the Village of L'Anse, according to the recorded plat thereof.

PARCEL NO.: 044-522-014-50

Property Address: 316 East Broad Street,, L'Anse, MI 49946, MI 49946