

**ALTA COMMITMENT FOR TITLE INSURANCE  
SCHEDULE A**

ISSUED BY  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

**BHT** COMMERCIAL  
TITLE & ESCROW SERVICES

**Best HOMES**  
TITLE AGENCY, LLC

**Transaction Identification Data for reference only:**

Issuing Agent: **Best Homes Title Agency, LLC**  
Issuing Office: **4949 Plainfield Avenue NE, Grand Rapids, Michigan 49525**  
Telephone: (616) 885-9027 Facsimile: (616) 885-9033  
Commitment Number: **GRC-119057** Revision No. 1  
Property Address: **304 S. Lakeview Ave, Sturgis, Michigan 49091**

1. Commitment Date: **09/26/2018** at 8:00 AM

2. Policy to be issued: Proposed Policy Amount

**a. ALTA Owner's Policy**

**Proposed Insured: Parcel 1:**

**Mia Levin-Hovarter, as Successor Trustee of the Ralph Levin Declaration of Trust Dated November 4, 1994**

**Parcel 2:**

**The Estate of Renee G. Levin, deceased; Subject to the interest of Mia Levin-Hovarter, as Successor Trustee of the Ralph Levin Declaration of Trust Dated November 4, 1994**

3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.

4. Title to the said estate or interest in the Land is at the Commitment Date vested in:

**Parcel 1:**

**Mia Levin-Hovarter, as Successor Trustee of the Ralph Levin Declaration of Trust Dated November 4, 1994**

**Parcel 2:**

**The Estate of Renee G. Levin, deceased; Subject to the interest of Mia Levin-Hovarter, as Successor Trustee of the Ralph Levin Declaration of Trust Dated November 4, 1994**

5. The Land is described as follows:

**~ SEE ATTACHED LEGAL DESCRIPTION RIDER ~**



By: \_\_\_\_\_

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File No.: **GRC-119057**

ALTA Commitment For Title Insurance 8-1-16



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Authorized Countersignature

PRELIMINARY

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AMERICAN  
LAND TITLE  
ASSOCIATION



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**LEGAL DESCRIPTION RIDER**

Situated in the **City of Sturgis, County of St. Joseph, State of Michigan**

**Parcel 1:**

**Lots 6, 7 and 8, Fox Addition No. 1, according to the plat thereof as recorded in Liber 2 of Plats, Page(s) 21, St. Joseph County Records.**

**Also: Commencing at the Southwest corner of Section 6, Township 8 South, Range 9 West, running thence North on Section line 315.15 feet; thence East 144. feet to the place of beginning; thence East 204 feet; thence North 150 feet; thence West 204 feet; thence South 150 feet to the place of beginning.**

**Also: Lot 39 and the South 1/2 of Lot 40 in Fox Stoeckle Addition, according to the plat thereof as recorded in Liber 3 of Plats, Page 2, St. Joseph County Records.**

**Parcel 2:**

**The North 1/2 of Lot 40 and the South 32.83 feet of Lot 41, in Fox Stoeckle Addition, according to the plat thereof as recorded in Liber 3 of Plats, Page 2, St. Joseph County Records.**

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**ALTA COMMITMENT FOR TITLE INSURANCE  
SCHEDULE B PART I**

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**Requirements**

File No. **GRC-119057**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
  - A. **Submit "Affidavit by Owner". Additional requirements may be made or exceptions taken for matters disclosed therein.**
  - B. **The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved. Additional requirements will be added, or exceptions taken, when the names of the Proposed Insured(s) have been determined and the Commitment is updated. The following requirements are listed only as reference based on the current status of Fee Simple title and the exceptions listed on Schedule B-Part II as of the effective date of this Commitment.**
  - C. **NOTE: The Proposed Policy Amount in Schedule A, item 2, will be revised once we have a final approved value to insure. For each policy to be issued as identified in Schedule A, item 2, the company shall not be liable under this commitment until it receives a designation for a proposed insured, acceptable to the company. As provided in Commitment Condition 4, the company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.**
  - D. **Warranty deed from Mia Levin-Hovarter, as Successor Trustee of the Ralph Levin Declaration of Trust dated November 4, 1994, conveying Parcels 1 and 2 and the Personal Representative of the Estate of Renee G. Levin, conveying Parcel 2.**
  - E. **Current Certificate of Trust Existence and Authority for the Ralph Levin Declaration of Trust Dated November 4, 1994, which complies with the requirements of MCL 565.432; MSA 26.745(2).**
  - F. **\*\*NOTE: The above must be submitted to the Company for review prior to closing. The Company reserves the right to make further requirements and/or exceptions based upon examination of same**

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**G. Current Letters of Authority for the Estate of Renee G. Levin**

**H. \*\*NOTE: The above must be submitted to the Company for review prior to closing. The Company reserves the right to make further requirements and/or exceptions based upon examination of same**

**I. 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.**

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**

PRELIMINARY

## **TAX INFORMATION SHEET**

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

2017 Winter Taxes in the amount of \$1,650.69 are PAID  
2017 Winter taxes include \$81.24 for 2016-911.  
2018 Summer Taxes in the amount of \$10,270.99 are PAID  
2018 Summer taxes include \$24.00 for Recycle.

Property Address: 304 S. Lakeview Ave, Sturgis, Michigan 49091  
Tax Parcel Number: 75-052-240-002-00  
2018 State Equalized Value: \$196,100.00  
Principal Residence Exemption: 0%

Taxable Value: \$196,100.00  
School District: Sturgis

Special Assessments: NONE

PRELIMINARY

**ALTA COMMITMENT FOR TITLE INSURANCE  
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**Exceptions**

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THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. 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.
3. 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.
4. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
5. Any lien or right to lien for services, labor or material imposed by law and not shown by the public records.
6. Taxes and assessments not due and payable at Commitment Date.
7. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B.
8. Taxes and assessments that become a lien against the property after date of closing. The company assumes no liability for tax increases occasioned by retroactive revaluation or changes in the land usage for the insured premises.
9. Easements as disclosed by the subdivision plat.
10. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
11. Terms, covenants and conditions as set forth in Easement recorded in Liber 909 Page 404.

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12. Terms, covenants and conditions as set forth in Sidewalk Settlement Agreement recorded in Liber 726 Page 669.
13. Easement to General Telephone Company recorded in Liber 433 Page 535.

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