

**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
FIRST AMERICAN 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-115916** Revision No. 1

Property Address: **2075 Conservation Trail SE, Lowell, MI 49331, , 2081 Conservation Trail SE, Lowell, MI 49331, , 2091 Conservation Trail SE, Lowell, MI 49331, , 2101 Conservation Trail SE, Lowell, MI 49331, , 2200 Con**

1. Commitment Date: **06/29/2018** at 8:00 AM

2. Policy to be issued:

Proposed Policy Amount

a. **ALTA Owner's Policy**

Proposed Insured: Christin Homes, LLC


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:

Christin Homes, LLC

5. The Land is described as follows:

~ SEE ATTACHED LEGAL DESCRIPTION RIDER ~

By: 
Authorized Countersignature

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File No.: **GRC-115916**

ALTA Commitment For Title Insurance 8-1-16



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LEGAL DESCRIPTION RIDER

Situated in the **City of Lowell, County of Kent, State of Michigan**

Unit Nos. 14, 15, 16, 17, 18, 19, 20 and 21, Conservatory Woods, A Condominium, according to the Master Deed recorded in Liber 5706, Page(s) 983, as amended, and designated as Kent County Condominium Subdivision Plan No. 563, together with rights in the general common elements and the limited common elements as shown on the Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

PRELIMINARY

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ALTA Commitment For Title Insurance 8-1-16



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

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Requirements

File No. GRC-115916

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. **Cause to be attached to the Deed of Conveyance a Private Road Notice, executed by the Grantor(s).**
 - D. **NOTE: A search of the records discloses this property is subject to Homeowners Association Dues in favor of Conservatory Woods Condominium Association.**
 - E. **Submit to the Company satisfactory evidence that the sale of said unit to the Proposed Insured has been approved by the Condominium Association and that all assessments due the association have been paid.**
 - F. **Submit to the Company the Operating Agreement, including any amendments thereto, of Christin Homes, LLC, and the Certificate issued by the Corporation Division of the Commercial Services Bureau of the Michigan Department of Energy, Labor and Economic Growth evidencing proper filing of the Articles of Organization. **NOTE: 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.**
 - 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.**

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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 \$114.55 are PAID.

2018 Summer Taxes in the amount of \$340.13 are DUE if paid by 9/14/2018.

Property Address: 2075 Conservation Trail SE, Lowell, MI 49331, , 2081 Conservation Trail SE,
Lowell, MI 49331, , 2091 Conservation Trail SE, Lowell, MI 49331, , 2101
Conservation Trail SE, Lowell, MI 49331, , 2200 Con

Tax Parcel Number: 41-20-03-327-014 (UNIT 14)

2018 State Equalized Value: \$11,300.00

Taxable Value: \$7,232.00

Principal Residence Exemption: 0%

School District: Lowell

Special Assessments: NONE

2017 Winter Taxes in the amount of \$114.55 are PAID.

2018 Summer Taxes in the amount of \$340.13 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-015 (UNIT 15)

2018 State Equalized Value: \$11,300.00

Taxable Value: \$7,232.00

Principal Residence Exemption: 0%

School District: Lowell

Assessed Address: 2081 Conservation Trail SE

Special Assessments: NONE

2017 Winter Taxes in the amount of \$114.55 are PAID.

2018 Summer Taxes in the amount of \$340.13 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-016 (UNIT 16)

2018 State Equalized Value: \$11,300.00

Taxable Value: \$7,232.00

Principal Residence Exemption: 0%

School District: Lowell

Assessed Address: 2091 Conservation Trail SE

Special Assessments: NONE

2017 Winter Taxes in the amount of \$169.84 are PAID.

2018 Summer Taxes in the amount of \$504.22 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-017 (UNIT 17)

2018 State Equalized Value: \$11,300.00

Taxable Value: \$10,720.00

Principal Residence Exemption: 0%

School District: Lowell

Assessed Address: 2101 Conservation Trl SE

Special Assessments: NONE

2017 Winter Taxes in the amount of \$114.55 are PAID.

2018 Summer Taxes in the amount of \$340.13 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-018 (UNIT 18)

2018 State Equalized Value: \$11,300.00

Taxable Value: \$7,232.00

Principal Residence Exemption: 0%

School District: Lowell

Assessed Address: 2200 Conservation Trl SE

Special Assessments: NONE

2017 Winter Taxes in the amount of \$169.84 are PAID.

2018 Summer Taxes in the amount of \$504.22 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-019 (UNIT 19)

2018 State Equalized Value: \$11,300.00

Taxable Value: \$10,720.00

Principal Residence Exemption: 0%

School District: Lowell

Assessed Address: 2206 Conservation Trl SE

Special Assessments: NONE

2017 Winter Taxes in the amount of \$169.84 are PAID.

2018 Summer Taxes in the amount of \$504.22 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-020 (UNIT 20)

2018 State Equalized Value: \$11,300.00 Taxable Value: \$10,720.00

Principal Residence Exemption: 0% School District: Lowell

Assessed Address: 2206 Conservation Trl SE

Special Assessments: NONE

2017 Winter Taxes in the amount of \$169.84 are PAID.

2018 Summer Taxes in the amount of \$504.22 are DUE if paid by 9/14/2018.

Tax Parcel Number: 41-20-03-327-021 (UNIT 21)

2018 State Equalized Value: \$11,300.00 Taxable Value: \$10,720.00

Principal Residence Exemption: 0% School District: Lowell

Assessed Address: 2220 Conservation Trl SE

PRELIMINARY

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

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BestHOMES
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Exceptions

File No.: GRC-115916

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. Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.
10. Rights of tenants under unrecorded leases and all and all parties claiming by, through and thereunder.
11. Terms, provisions, conditions, restrictions and limitations contained in the Master Deed recorded in Liber 5706, Page 983, and amendments thereto, if any.

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**ALTA COMMITMENT FOR TITLE INSURANCE
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BestHOMES
TITLE AGENCY, LLC

12. Terms, covenants and conditions as set forth in instrument recorded in Liber 5809 Page 667.
13. Terms, covenants and conditions as set forth in instrument recorded in Liber 5609 Page 565.
14. Easement for Sanitary Sewer Purposes in favor of the City of Lowell and the covenants, conditions and restrictions contain in instrument recorded in Liber 3995, Page 1299.
15. Ingress and Egress to subject property is by means of private road which is subject to the rights of others to use said road and which is not required to be maintained by any governmental agency.
16. Rights of others to the private road easement crossing subject property.

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