

**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-106169** *Revision No. 3*  
Property Address: **232 Center Street, Sebawaing, MI 48759**

1. Commitment Date: **08/21/2018** at 8:00 AM

2. Policy to be issued:

Proposed Policy Amount

**a. ALTA Owner's Policy**

**Proposed Insured: Parcel 1:**

**Norman's Inc., a Michigan Corporation**

**Parcel 2:**

**Norman Corporation, a Michigan Corporation**

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:**

**Norman's Inc., a Michigan Corporation**

**Parcel 2:**

**Norman Corporation, a Michigan Corporation**

5. The Land is described as follows:

**~ SEE ATTACHED LEGAL DESCRIPTION RIDER ~**



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

Authorized Countersignature

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File No.: **GRC-106169**

ALTA Commitment For Title Insurance 8-1-16



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**LEGAL DESCRIPTION RIDER**

Situated in the **Village of Sebewaing, County of Huron, State of Michigan**

**Parcel 1:**

**Lot 1 and a strip of land off the South side of Lot 2, about 17 feet in width and 125 feet in length, Block 9, according to the recorded Plat of the Village of Sebewaing, J. C. Liken's & Co's. Addition, according to the plat thereof as recorded in Liber D of Plats, Page(s) 631, Huron County Records, excepting that parcel described in Liber 160 of Deeds, Page 508, Office of the Register of Deeds, Huron County, Michigan, described as commencing at the Southwest corner of Lot 1, thence Northeasterly about 69 feet 8 inches on the East side of Center Street to the South wall of the brick building, thence Southeasterly along said brick wall to West side of alley, about 125 feet; thence Southwesterly along alley line to Southeast corner of Lot 1, thence Southwesterly to point of beginning.**

**Parcel 2:**

**The Southerly 31 feet of the Northerly 33 feet of Lot 2 in Block 9, Plat of the Village of Sebewaing, J. C. Liken & Co's. Addition, according to the plat thereof as recorded in Liber D of Plats, Page(s) 631, Huron County Records**

PRELIMINARY

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

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**Requirements**

**File No. GRC-106169**

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. **Provide evidence of the purchase price and/or the amount of the mortgage to be insured.**
  - D. **When the proposed insured is identified, additional requirements and/or exceptions may be made.**
  - E. **Submit to the Company a Certificate of Good Standing of Norman Coporation, a Michigan corporation issued by the Corporation Division of the Commercial Services Bureau of the Michigan Department of Consumer & Industry Services. 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.**
  - F. **Submit to the Company a Resolution by the Board of Directors or Shareholders of Norman Coporation, a Michigan corporation, authorizing the [sale/mortgage] and directing the proper officers to execute the [deed/land contract/mortgage] on behalf of the Corporation. \*\*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.**

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**G. Record an Affidavit Concerning Title to clear fee title for parcel 1 into Norman Coporation, a Michigan corporation, instead of Norman's, Inc., a Michigan Corporation.**

**H. Warranty Deed from Norman Corporation, a Michigan Corporation to the proposed insured purchaser(s).**

**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 \$464.15 are PAID.  
2018 Summer Taxes in the amount of \$130.60 are DUE.  
2018 Village Taxes in the amount of \$184.91 are DUE.

Property Address: 232 Center Street, Sebewaing, MI 48759

Tax Parcel Number: 39-008-183-00 (Parcel 1)

2017 State Equalized Value: \$15,000.00

Principal Residence Exemption: 0%

Taxable Value: \$12,324.00

School District: 79145 - Unionville

Special Assessments: NONE

2016 Winter Taxes in the amount of \$672.67 are PAID.  
2018 Summer Taxes in the amount of \$189.29 are DUE.  
2018 Village Taxes in the amount of \$268.00 are DUE.

Tax Parcel Number: 39-008-182-00 (Parcel 2)

2017 State Equalized Value: \$23,000.00

Principal Residence Exemption: 0%

Assessed Address: 232 Center Street

Taxable Value: \$17,861.00

School District: 79145 - Unionville

Special Assessments: NONE

PRELIMINARY

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

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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. Interest of others in oil, gas and mineral rights, if any, recorded in the Public Records.
8. Interest, if any, of the United States, State of Michigan, or any political subdivision thereof, in the oil, gas and minerals in and under and that may be produced from the captioned Land.
9. 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.
10. Easements as disclosed by the subdivision plat.
11. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.

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12. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.

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