

**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-138256**
Property Address: **6256 Hidden Forrest Dr., Swartz Creek, MI 48473**

1. Commitment Date: **10/08/2019** at 8:00 AM

2. Policy to be issued:

Proposed Policy Amount

a. ALTA Owner's Policy

Proposed Insured: John P. Smith and Mindy L. Smith, Trustees of the Smith Family Revocable Trust, dated April 23, 2013

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:

John P. Smith and Mindy L. Smith, Trustees of the Smith Family Revocable Trust, dated April 23, 2013

5. The Land is described as follows:

~ SEE ATTACHED LEGAL DESCRIPTION RIDER ~



By: _____
Authorized Countersignature

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LEGAL DESCRIPTION RIDER

Situated in the _____ of _____, County of Genesee, State of Michigan

Land situated in the Township of Gaines, County of Genesee, State of Michigan, is described as follows: Parcel 1: Part of Section 10, Town 6 North, Range 5 East, described as: Beginning at a point that is North 00 degrees 58 minutes 24 seconds West, 2641.05 feet and South 88 degrees 14 minutes 49 seconds East, 636.22 feet and North 09 degrees 12 minutes 29 seconds West, 129.83 (recorded 192.83) feet and North 87 degrees 46 minutes 49 seconds West, 400.00 feet and North 09 degrees 12 minutes 29 seconds West, 375.00 feet and North 87 degrees 46 minutes 49 seconds West, 488.00 feet from the South 1/4 corner of said Section 10; thence South 28 degrees 43 minutes 57 seconds West, 953.54 feet; thence South 61 degrees 57 minutes West, 270.96 feet; thence South 89 degrees 57 minutes 05 seconds West, 210.66 feet; thence North 00 degrees 44 minutes 05 seconds East, 199.19 feet; thence North 87 degrees 44 minutes 05 seconds West, 58.00 feet; thence North 00 degrees 44 minutes 05 seconds East, 300.10 feet; thence North 0 degrees 07 minutes 00 seconds East, 498.98 feet; thence South 87 degrees 46 minutes 49 seconds East, 942.03 feet to the point of beginning.

Parcel 2: Part of Section 10, Town 6 North, Range 5 East, described as: Beginning at a point that is North 00 degrees 58 minutes 24 seconds West, 2641.05 feet from the South 1/4 corner of said Section 10; thence South 55 degrees 32 minutes 55 seconds West, 521.83 feet; thence North 74 degrees 23 minutes 38 seconds West, 210.00 feet; thence South 61 degrees 57 minutes 25 seconds West, 179.04 feet; thence North 28 degrees 43 minutes 57 seconds East, 953.54 feet; thence South 87 degrees 46 minutes 49 seconds East, 488.00 feet; thence South 09 degrees 12 minutes 29 seconds East, 375.00 feet; thence South 87 degrees 46 minutes 49 seconds East, 400.00 feet; thence South 09 degrees 12 minutes 29 seconds East, 129.83 (recorded 192.83) feet; thence North 88 degrees 14 minutes 49 seconds West, 636.22 feet to the point of beginning. Reserving 10 foot easement along the Southeasterly line of said parcel for drainage purposes.

Together with and subject to an easement for ingress and egress described as: Beginning at a point that is North 00 degrees 58 minutes 24 seconds West, 2641.05 feet along the North-South 1/4 line of Section 10, Town 6 North, Range East, to the interior 1/4 corner of said Section 10 and South 88 degrees 14 minutes 49 seconds East, 636.22 feet and North 09 degrees 12 minutes 29 seconds West, 31.58 feet from the South 1/4 corner of Section 10; thence North 88 degrees 14 minutes 49 seconds West, 611.05 feet; thence on a curve to the left having a radius of 34.00 feet, an arc length of 55.02 feet, a central angle of 92 degrees 43 minutes 35 seconds and a chord bearing and distance of South 45 degrees 23 minutes 24 seconds West, 49.21 feet; thence South 00 degrees 58 minutes 24 seconds East, 1157.22 feet; thence on a curve to the right having a radius of 141.00 feet, an arc length of 228.69 feet, a central angle of 92 degrees 55 minutes 39 seconds and chord bearing and distance of South 45 degrees 29 minutes 26 seconds West, 204.43 feet; thence North 88 degrees 02 minutes 45 seconds West, 162.88 feet; thence on a curve to the left having a radius of 500.00 feet, an arc length of 186.89 feet, a central angle of 21 degrees 24 minutes 56 seconds and a chord bearing and distance of South 81 degrees 14 minutes 47 seconds West, 185.80 feet; thence on a curve to the right having a radius of 500.00 feet, an arc length of 186.89 feet; a central angle of 21 degrees 24 minutes 56 seconds and a chord bearing and distance of South 81 degrees 14

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minutes 47 seconds West, 185.80 feet; thence North 88 degrees 02 minutes 45 seconds West, 252.92 feet; thence on a curve to the right having a radius of 66.00 feet, an arc length of 321.52 feet, a central angle of 279 degrees 07 minutes 06 seconds and a chord bearing and distance of North 41 degrees 31 minutes 37 seconds East, 85.62 feet; thence South 88 degrees 02 minutes 45 seconds East, 198.37 feet; thence on a curve to the left having a radius of 434.00 feet, an arc length of 162.22 feet, a central angle of 21 degrees 24 minutes 56 seconds and a chord bearing and distance of North 81 degrees 14 minutes 47 seconds East, 161.28 feet; thence on a curve to the right having a radius of 566.00 feet, an arc length of 211.55 feet, a central angle of 21 degrees 24 minutes 56 seconds and a chord bearing and distance of North 81 degrees 14 minutes 47 seconds East, 210.33 feet; thence South 88 degrees 02 minutes 45 seconds East, 162.88 feet; thence on a curve to the left having a radius of 75.00 feet, an arc length of 121.64 feet, a central angle of 92 degrees 55 minutes 39 seconds and a chord bearing and distance of North 45 degrees 29 minutes 26 seconds East, 108.74 feet; thence North 00 degrees 58 minutes 24 seconds West, 1157.22 feet; thence on a curve to the right having a radius of 100.00 feet, an arc length of 161.84 feet, a central angle of 92 degrees 43 minutes 35 seconds and a chord bearing and distance of North 45 degrees 23 minutes 24 seconds East, 144.75 feet; thence South 88 degrees 14 minutes 49 seconds East, 598.27 feet; thence South 09 degrees 12 minutes 29 seconds East 67.23 the point of beginning.

PRELIMINARY

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File No.: **GRC-138256**

ALTA Commitment For Title Insurance 8-1-16

AMERICAN
LAND TITLE
ASSOCIATION



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

ISSUED BY
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

BHT COMMERCIAL
TITLE & ESCROW SERVICES

BestHOMES
TITLE AGENCY, LLC

Requirements

File No. GRC-138256

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. **Current Certificate of Trust Existence and Authority for the Smith Family Revocable Trust, dated April 23, 2013, which complies with the requirements of MCL 565.432; MSA 26.745(2).**
 - D. **Discharge(s) of the mortgage(s) excepted on Schedule B – Section II. (In the event the loan is secured by a Mortgage allowing for advances of a credit line, please be advised that the borrower must authorize the lender to freeze the referenced credit line upon issuance of the payoff.)**
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

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TAX INFORMATION SHEET

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

2018 Winter Taxes in the amount of \$5,209.63 are PAID.

2019 Summer Taxes in the amount of \$2,263.74 are PAID.

Property Address: 6256 Hidden Forrest Dr., Swartz Creek, MI 48473

Tax Parcel Number: 25-10-10-300-037

2019 State Equalized Value: \$271,000.00

Principal Residence Exemption: 100%

Taxable Value: \$195,050.00

School District: Durand Schools

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. 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 Instrument No. 200410290110035, 200410290110036 200407160076617.

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10. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
11. Easement for Underground Utilities to Consumers Energy Company, as recorded in Instrument No. 200501250008505.
12. Easement to Michigan Gas Storage Company, as recorded in Liber 1503, Page 402.
13. Mortgage executed by John P. Smith and Mindy L. Smith, husband and wife to First Place Bank, in the amount of dated December 16, 2009 and recorded December 28, 2009 in Instrument No. 200912280082076.
14. Access to subject property is by means of a private road and may be subject to various maintenance agreements.
15. Rights of others in and to the easement set forth on Schedule A.

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ALTA Commitment For Title Insurance 8-1-16

