

**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-139460**

Property Address: **7092 Juniper Ct , Spring Lake MI 49456 , 7096 Juniper Ct , Spring Lake MI 49456 , 7138 Juniper Ct ,  
Spring Lake MI 49456 , 7142 Juniper Ct , Spring Lake MI 49456 , 7154 Juniper Ct , Spring Lake MI**

1. Commitment Date: **10/15/2019** at 8:00 AM

2. Policy to be issued:

Proposed Policy Amount

**a. ALTA Owner's Policy**

**Proposed Insured: ZS Properties, LLC, a Michigan limited liability company**

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:

**ZS Properties, LLC, a Michigan limited liability company**

5. The Land is described as follows:

**~ SEE ATTACHED LEGAL DESCRIPTION RIDER ~**

By: 

Authorized Countersignature

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

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File No.: **GRC-139460**

ALTA Commitment For Title Insurance 8-1-16

AMERICAN  
LAND TITLE  
ASSOCIATION



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**LEGAL DESCRIPTION RIDER**

Situated in the **City of Norton Shores, County of Muskegon, State of Michigan**

**Unit Nos. 7-12, 15-20, 35, 36, 39 and 40, Brookfield Park Condominium, according to the Master Deed recorded in Liber 3121, Page(s) 414, as amended, and designated as Muskegon County Condominium Subdivision Plan No. 360, 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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File No.: **GRC-139460**



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

ISSUED BY  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

**BHT** COMMERCIAL  
TITLE & ESCROW SERVICES

**Best**HOMES  
TITLE AGENCY, LLC

**Requirements**

**File No. GRC-139460**

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. **Submit to the Company the Operating Agreement, including any amendments thereto, of ZS Properties, 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.**
  - D. **NOTE: A search of the records discloses this property is subject to Homeowners Association Dues in favor of Brookfield Park Condominium Co-Owners 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. **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.

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake.  
2019 Summer Taxes in the amount of \$646.25 are PAID.

Property Address: 7092 Juniper Ct , Spring Lake MI 49456 , 7096 Juniper Ct , Spring Lake MI 49456,  
, 7138 Juniper Ct , Spring Lake MI 49456 , 7142 Juniper Ct , Spring Lake MI  
49456 , 7154 Juniper Ct , Spring Lake MI

Tax Parcel Number: 61-27-192-000-0007-00 (Unit 7)

2019 State Equalized Value: \$12,500.00

Principal Residence Exemption: 0%

Taxable Value: \$12,500.00

School District: 70010 Grand Haven

Special Assessments: NONE

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake.  
2019 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0008-00 (Unit 8)

2019 State Equalized Value: \$12,500.00

Principal Residence Exemption: 0%

Assessed Address: 7142 Juniper

Taxable Value: \$12,500.00

School District: 70010 Grand Haven

Special Assessments: NONE

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake.  
2019 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0009-00 (Unit 9)

2019 State Equalized Value: \$12,500.00

Principal Residence Exemption: 0%

Assessed Address: 7154 Juniper Ct.

Taxable Value: \$12,500.00

School District: 70010 Grand Haven

Special Assessments: NONE

Tax Parcel Number: 61-27-192-000-0010-00 (Unit 10)

2019 State Equalized Value: \$12,500.00

Principal Residence Exemption: 0%

Assessed Address: 7158 Juniper Ct.

Taxable Value: \$12,500.00

School District: 70010 Grand Haven

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0011-00 (Unit 11)

2019 State Equalized Value: \$12,500.00

Principal Residence Exemption: 0%

Assessed Address: 7168 Juniper Ct.

Taxable Value: \$12,500.00

School District: 70010 Grand Haven

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0019-00 (Unit 19)

2019 State Equalized Value: \$12,500.00

Principal Residence Exemption: 0%

Taxable Value: \$12,500.00

School District: 70010 Grand Haven

**Assessed Address: 7161 Juniper Ct.**

**Special Assessments: NONE**

**NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\***

**2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.**

**Tax Parcel Number: 61-27-192-000-0020-00 (Unit 20)  
2019 State Equalized Value: \$12,500.00 Taxable Value: \$12,500.00  
Principal Residence Exemption: 0% School District: 70010 Grand Haven  
Assessed Address: 7157 Juniper Ct.**

**Special Assessments: NONE**

**NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\***

**2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.**

**Tax Parcel Number: 61-27-192-000-0017-00 (Unit 17)  
2019 State Equalized Value: \$12,500.00 Taxable Value: \$12,500.00  
Principal Residence Exemption: 0% School District: 70010 Grand Haven  
Assessed Address: 7169 Juniper Ct.**

**Special Assessments: NONE**

**NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\***

**2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.**

**Tax Parcel Number: 61-27-192-000-0018-00 (Unit 18)  
2019 State Equalized Value: \$12,500.00 Taxable Value: \$12,500.00  
Principal Residence Exemption: 0% School District: 70010 Grand Haven  
Assessed Address: 7165 Juniper Ct.**

**Special Assessments: NONE**

**NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\***

**2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.**

**Tax Parcel Number: 61-27-192-000-0036-00 (Unit 36)  
2019 State Equalized Value: \$12,500.00 Taxable Value: \$12,500.00  
Principal Residence Exemption: 0% School District: 70010 Grand Haven  
Assessed Address: 7122 Kerrie Ln.**

**Special Assessments: NONE**

**NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\***

**2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.**

**Tax Parcel Number: 61-27-192-000-0039-00 (Unit 39)  
2019 State Equalized Value: \$12,500.00 Taxable Value: \$12,500.00  
Principal Residence Exemption: 0% School District: 70010 Grand Haven  
Assessed Address: 7092 Juniper Ct.**

**Special Assessments: NONE**

**NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\***

**2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .**

2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0015-00 (Unit 15)  
2019 State Equalized Value: \$12,500.00      Taxable Value: \$12,500.00  
Principal Residence Exemption: 0%      School District: 70010 Grand Haven  
Assessed Address: 7189 Juniper Ct.

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0016-00 (Unit 16)  
2019 State Equalized Value: \$12,500.00      Taxable Value: \$12,500.00  
Principal Residence Exemption: 0%      School District: 70010 Grand Haven  
Assessed Address: 7185 Juniper Ct.

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0035-00 (Unit 35)  
2019 State Equalized Value: \$12,500.00      Taxable Value: \$12,500.00  
Principal Residence Exemption: 0%      School District: 70010 Grand Haven  
Assessed Address: 7118 Kerrie Ln.

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0012-00 (Unit 12)  
2019 State Equalized Value: \$12,500.00      Taxable Value: \$12,500.00  
Principal Residence Exemption: 0%      School District: 70010 Grand Haven  
Assessed Address: 7172 Juniper Ct.

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*

2018 Winter Taxes in the amount of \$72.35 are PAID. Includes \$9.37 for Little Black Lake .  
2109 Summer Taxes in the amount of \$646.25 are PAID.

Tax Parcel Number: 61-27-192-000-0040-00 (Unit 40)  
2019 State Equalized Value: \$12,500.00      Taxable Value: \$12,500.00  
Principal Residence Exemption: 0%      School District: 70010 Grand Haven  
Assessed Address: 7096 Juniper Ct.

Special Assessments: NONE

NOTE: \*\*\*SEWER FEES WILL APPLY ONCE BUILDING PERMIT IS TAKEN OUT.\*\*\*



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

ISSUED BY  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

**BHT** COMMERCIAL  
TITLE & ESCROW SERVICES

**Best**HOMES  
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**Exceptions**

**File No.: GRC-139460**

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. Terms, provisions, conditions, restrictions and limitations contained in the Master Deed recorded in Liber 3121, Page 414, and amendments thereto, if any.
10. 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.
11. Rights of others to the private road easement crossing subject property.

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

ISSUED BY  
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**BHT** COMMERCIAL  
TITLE & ESCROW SERVICES

**Best**HOMES  
TITLE AGENCY, LLC

12. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
13. Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.
14. Rights of tenants under unrecorded leases and all and all parties claiming by, through and thereunder.
15. Drainage easement granted to the Muskegon County Drain Commissioner recorded in Liber 3118, Page 961.

PRELIMINARY

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ALTA Commitment For Title Insurance 8-1-16

