

**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
FIRST AMERICAN TITLE INSURANCE COMPANY

BHT COMMERCIAL
TITLE & ESCROW SERVICES

BestHOMES
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-127209** Revision No. 3
Property Address: **300 Jolly Rd, Okemos, MI 48864**

1. Commitment Date: **05/17/2019** at 8:00 AM

2. Policy to be issued: Proposed Policy Amount

a. ALTA Owner's Policy

Proposed Insured: RAL Realty, LLC; subject to the interest of Fadwa Tayfour


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:

RAL Realty, LLC; subject to the interest of Fadwa Tayfour

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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LEGAL DESCRIPTION RIDER

Situated in the **Township of Meridian, County of Ingham, State of Michigan**

A part of the Southeast ¼ of Section 36, Town 4 North, Range 1 West, described as: Commencing at the South ¼ corner of said Section 36; thence North 89 degrees 06'37" East 730.00 feet along the South line of Section 36 to the point of beginning; thence North 00 degrees 33'37" West 1334.65 feet to the South line of Win-N-Wood No. 2, recorded in Liber 32 of Plats, Pages 9 and 10, Ingham County Records; thence North 89 degrees 29'31" East 592.96 feet along said South line of Wind-N-Woods No. 2 to the East line of the West ½ of the Southeast ¼ of Section 36; thence South 00 degrees 26'45" East 1330.72 feet along said East line to the South line of said Section 36; thence South 89 degrees 06'37" West 590.31 feet along the South line of said Section 36 to the point of beginning; and subject to a 30 foot wide private easement for public utilities described as: Commencing at the South ¼ corner of said Section 36; thence North 00 degrees 33'37" West 33.00 feet to the North right of way line of Jolly Road and the point of beginning; thence North 00 degrees 33'37" West 300.00 feet; thence North 89 degrees 06'37" East 30.00 feet; thence South 00 degrees 33'37" East 300.00 feet to the North right of way line of Jolly Road; thence South 89 degrees 06'37" West 30.00 feet to the point of beginning.

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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-127209

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 RAL Realty, 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. **Submit an Affidavit by RAL Realty stating there was no redemption of the land contract forfeiture.**
 - E. **Quit-Claim Deed from Fadwa Tayfour to RAL Realty, LLC.**
 - 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 \$9,345.74 are PAID. Includes \$43.33 for Sloan Creek and \$409.41 for Primeau Drain 3rd installment.

2018 Summer Taxes in the amount of \$7,960.92 are PAID.

Property Address: 300 Jolly Rd, Okemos, MI 48864

Tax Parcel Number: 33-02-02-36-451-010

2018 State Equalized Value: \$241,900.00

Principal Residence Exemption: 0%

Taxable Value: \$241,900.00

School District: 33230 Williamston

Special Assessments: Included in the Winter tax bill. There is a TALL GRASS/VEGETATION invoice due in the amount of \$160.00 if paid by 6/30/2019

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. 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. Easement for ingress and egress recorded in Liber 2918, Page 513.
10. Rights of others in and to the use of an Easement as described in Liber 2918, Page 513, and the terms, covenants and conditions as set forth in said instrument, if any. Ingress and egress is by means of a private drive, not dedicated to the public.

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11. Easement for drain purposes vesting in Ingham County Drain Commissioners recorded in Liber 71 of Miscellaneous Records, Page 64.
12. Easement for drain purposes vesting in Ingham County Drain Commissioners recorded in Liber 72 of Miscellaneous Records, Page 214.
13. 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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