

**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: **GR-143663** Revision No. 1
Property Address: **109 S Front St, , Dowagiac MI 49097**

1. Commitment Date: **01/10/2020** at 8:00 AM

2. Policy to be issued:

Proposed Policy Amount

a. ALTA Owner's Policy

Proposed Insured: Raymond R. Piecyk and Cathy J. Piecyk, as to Parcel 1

Ray Piecyk and Cathy Piecyk, husband and wife, as to Parcel 2

Raymond Piecyk, as to Parcel 3

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:

Raymond R. Piecyk and Cathy J. Piecyk, as to Parcel 1

Ray Piecyk and Cathy Piecyk, husband and wife, as to Parcel 2

Raymond Piecyk, as to Parcel 3

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 **City of Dowagiac, County of Cass, State of Michigan**

Parcel 1:

Part of Lot 10 and Lot 11, Jacob Beeson's Addition to the City of Dowagiac, Cass County, Michigan, according to the recorded plat thereof described as: From the Southwesterly corner of Lot 10 of said Addition, measure North 36 degrees 00 minutes 00 seconds East along the East margin of Front Street, 238.00 feet to the Point of Beginning of the land herein described; thence South 54 degrees 00 minutes 00 seconds East 90.00 feet; thence South 36 degrees 00 minutes 00 seconds West 88 feet; thence North 54 degrees 00 minutes 00 seconds West 64.50 feet; thence North 36 degrees 00 minutes 00 seconds East 2.00 feet; thence North 54 degrees 00 minutes 00 seconds West 25.50 feet to the East margin of Front Street; thence North 86.00 feet to the Point of Beginning.

Parcel 2:

Commencing South 54 degrees East 102 feet and North 36 degrees East 15 feet from the Westerly corner of Lot 11, Jacob Beeson's Addition to the City of Dowagiac, according to the recorded plat thereof; thence North 36 degrees East 25 feet; thence South 54 degrees East 40 feet; thence South 36 degrees West 25 feet; thence North 54 degrees West 40 feet to the Point of Beginning.

Parcel 3:

A part of Lot 11, Jacob Beeson's Addition to the City of Dowagiac, according to the recorded plat thereof, Commencing 102 feet Southeasterly on a line parallel to Beeson Street and 40 feet Northeasterly on a line parallel to Front Street from the Westerly corner of said Lot 11; thence Southeasterly parallel to Beeson Street 40 feet; thence Northwesterly 24 feet parallel with Front Street; thence Northwesterly parallel to Beeson Street 40 feet; thence Southwesterly parallel to Front Street 24 feet to the Place of Beginning

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**ALTA COMMITMENT FOR TITLE INSURANCE
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Requirements

File No. GR-143663

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. **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

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ALTA Commitment For Title Insurance 8-1-16



TAX INFORMATION SHEET

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

2019 Winter Taxes in the amount of \$6,327.66 are DUE if paid by February 28, 2020.
2019 Summer Taxes in the amount of \$5,570.51 are PAID.

Property Address: 109 S Front St, , Dowagiac MI 49097

Tax Parcel Number: 14-160-200-277-50 (Parcel 1)

2019 State Equalized Value: \$195,800.00

Principal Residence Exemption: 0%

Taxable Value: \$195,800.00

School District: Dowagiac Union

Special Assessments: NONE

2019 Winter Taxes in the amount of \$3.36 are DUE if paid by February 28, 2020.
2019 Summer Taxes in the amount of \$2.95 are PAID.

Tax Parcel Number: 14-160-200-227-60 (Parcel 2)

2019 State Equalized Value: \$1,100.00

Principal Residence Exemption: 0%

Taxable Value: \$105.00

School District: Dowagiac Union

Special Assessments: NONE

2019 Winter Taxes in the amount of \$13.16 are DUE if paid by February 28, 2020.
2019 Summer Taxes in the amount of \$11.60 are PAID.

Tax Parcel Number: 14-160-200-239-00 (Parcel 3)

2019 State Equalized Value: \$600.00

Principal Residence Exemption: 0%

Taxable Value: \$409.00

School District: Dowagiac Union

Special Assessments: NONE

**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, changes in the land usage or loss of any principal residence exemption status for the insured premises.
9. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.
10. Easements as disclosed by the subdivision plat.
11. Rights of others in common wall as evidenced of record in Liber 505, Page 545.

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12. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.

PRELIMINARY

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