



**COMMITMENT FOR TITLE INSURANCE**  
Issued by  
**WESTCOR LAND TITLE INSURANCE COMPANY**

***Transaction Identification Data for reference only:***

Issuing Agent: eTitle Agency, Inc.  
Issuing Office: 1650 W. Big Beaver  
Commitment No.: 2037120MJ  
Issuing Office File No.: 2037120MJ  
Property Address: 212 Arthur St., Manistee, MI 49660

**SCHEDULE A**

1. Commitment Date: November 12, 2020 at 12:00 AM
2. Policy to be issued:
  - a. ALTA Owner Policy (6-17-06)  
Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below  
Proposed Policy Amount:
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. The Title is Fee Simple, at the Commitment Date, vested in:  
  
Vishwajit Jariwala
5. The Land is described as follows:  
  
Property located in the City of Manistee, County of Manistee, State of Michigan  
  
SEE SCHEDULE C ATTACHED HERETO

e Title Agency, Inc.

A handwritten signature in black ink that reads "Bryan Melvin".

By: \_\_\_\_\_  
e Title Agency, Inc.

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**SCHEDULE B, PART I**  
**Requirements**

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.
5. Pay unpaid taxes and assessments unless shown as paid.
6. 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.
7. Parcel ID Number: 51-174-708-11

Taxes paid through and including 2019

2020 Winter Taxes in the amount of \$1,168.58, are DUE and payable December 1, 2020

2020 Summer Taxes in the amount of \$1,780.03, partial payment made, balance DUE

2019 Winter Taxes are Exempt

2020 State Equalized Value: \$49,700.00, Taxable Value: \$49,700.00

Principal Residence Exemption: 0%

NOTE: On the above tax amount(s) there may also be due an amount for interest, penalty and collection.

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## SCHEDULE B

(Continued)

### SCHEDULE B, PART II Exceptions

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.

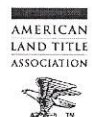
The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

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. Rights or claims of parties in possession not shown by the Public Records.
3. Any lien, or right to lien, for services, labor or materiel heretofore or hereafter furnished, imposed by law and not shown by the public record.
4. Any water or well rights, or rights or title to water or claims thereof, in, on or under the land.
5. All taxes, assessments, levies and charges which constitute liens or are due or payable including unredeemed tax sales.
6. Discrepancies, conflicts in boundary lines, encroachments, overlaps, variations or shortage in area or content, pary walls and any other matters that would be disclosed by a correct survey and/or physical inspection of the land.
7. Easements or claims of easements not shown by the Public Records.
8. Taxes and assessments which become due and payable after the Effective Date, including taxes or assessments which may be added to the tax rolls or tax bill after the Effective Date as a result of the taxing authority disallowing or revising an allowance of a Principal Residence Exemption.
9. Lien for outstanding water and sewer charges if any.
10. Oil, gas, mineral and aboriginal antiquities reserved by the State of Michigan, and the terms, covenants and provisions contained in instrument recorded in Instrument No. 2019R004923.
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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## SCHEDULE B

(Continued)

12. Rights of tenants, if any, under any unrecorded leases.
13. Without limiting, modifying, abridging or negating any provision of the Exclusions From Coverage stated in this Policy or any other exception included in this Schedule B, and as a supplement and addition thereto, this Policy does not insure or provide title insurance coverage directly or indirectly for or against any and all consequences and effects, legal, equitable, practical or otherwise, civil or criminal, of any violation or alleged violation of any United States federal, state, county, municipal or local laws, statutes, ordinances or regulations or any actual or threatened action, court order or mandate for the enforcement thereof, relating to or governing the use, processing, manufacture, growth, possession, distribution, sale or any other activity on, about, or relating to or concerning the land, title thereto or any interest therein, of any Schedule I drug as defined by the United States Controlled Substances Act, including, without limitation, marijuana and/or cannabis, and any component, derivative or product thereof. This Policy insures title only; nothing contained in this Policy shall be construed to insure the subject premises for any particular use.

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**SCHEDULE C**

The Land is described as follows:

Property located in the City of Manistee, County of Manistee, State of Michigan

Commencing at the Westerly right-of-way line of Highway U.S. 31 at a point 27 feet South of the Southeast corner of Lot "I" of S.C. Thompson's Addition to the City of Manistee, Michigan; thence South 82 degrees 33 minutes West 174.2 feet to the Westerly line of Lot "K"; thence North 28 degrees West along the Westerly line of Lot "K" of S.C. Thompson's Addition 15.7 feet to the Southwest corner of Lot "I" and the Northwest corner of Lot "K" of S.C. Thompson's Addition; thence South 78 degrees 30 minutes West 44 feet; thence North 36 degrees West 97.5 feet to the Northwestern corner of the description; thence North 82 degrees 33 minutes East 272 feet to an intersection with the Westerly right-of-way line of Highway U.S. 31; thence South 6 degrees 22 minutes East 100 feet along said Westerly right-of-way line to the place of beginning; said parcel being a part of Lots "H" and "K", and all of Lot "I", of S.C. Thompson's Addition to the City of Manistee, Michigan, as recorded in Volume 3 of Plats, page 3, Manistee County Records.

**DESCRIBED FOR TAX PURPOSES AS:**

Part of Lots H, I and K, of S.C. Thompson's Addition to the City of Manistee, Michigan, as recorded in Volume 3 of Plats, page 3, Town 21 North, Range 17 West, commencing at a point on the East line of Lot K, which is 27 feet, South 04 degrees 00 minutes 32 seconds East of the Northeast corner of said Lot K; thence South 85 degrees 01 minute 14 seconds West 173.92 feet to a point on the West line of Lot K; thence North 32 degrees 04 minutes 49 seconds West on said West 16.05 feet to the Southwest corner of Lot I; thence South 81 degrees 52 minutes 30 seconds West 44 feet; thence North 30 degrees 15 minutes 32 seconds West 96.46 feet; thence North 84 degrees 49 minutes 52 seconds East 268.06 feet to the East line of Lot H; thence South 04 degrees 00 minutes 32 seconds East on East line of Lots H, I, and K, 100 feet to the point of beginning.

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