

Transaction Identification Data for reference only:Issuing Agent: **Best Homes Title Agency, LLC**Issuing Office: **4949 Plainfield Avenue NE, Grand Rapids, MI 49525****Telephone (616) 885-9027 Facsimile: (616) 885-9033**Commitment Number: **BH-228056****Property Address: 8778 East H Avenue, Kalamazoo, MI 49048****SCHEDULE A**1. Commitment Date: **August 5, 2022** at 8:00 AM

2. Policy to be issued:

Proposed Policy Amount

a. ALTA® Owner's Policy (6-17-06)

Proposed Insured: TBD PRELIM

b. INFORMATIONAL ONLY | SPLIT INSURANCE

Proposed Insured: Lender with contractual loan obligations to the contractual purchaser of the vested owner identified at Item 4 below.

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:

C. Dean Cramer, a/k/a Carl Dean Cramer, a/k/a Carol Dean Cramer, survivor of himself and his deceased wife Joanne Cramer, whose Death Certificate is recorded in Document No. 2019-000292

5. The Land is described as follows:

[SEE ATTACHED LEGAL DESCRIPTION RIDER]

By: _____

Authorized Countersignature

**Best HOMES**
TITLE AGENCY, LLC**BHT**COMMERCIAL
TITLE & ESCROW SERVICESAGENT FOR: **First American Title Insurance Company**

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LEGAL DESCRIPTION RIDER

Situated in the Charter Township of Comstock, County of Kalamazoo, State of Michigan:

Commencing at the Northeast corner of Section 10, Town 2 South, Range 10 West; thence North 89 degrees 53' 30" West along the North line of said Section 695 feet for the place of beginning of the land hereinafter described; thence continuing North 89 degrees 53'30" West along the North line of said Section 622.98 feet to the West line of the East Half of the Northeast quarter of said Section; thence South 0 degrees 19'03" West thereon 2633.40 feet to the East and West quarter line of said Section; thence South 89 degrees 55'47" East thereon 821.95 feet; thence North 0 degrees 20'24" East parallel with the East line of said Section to a point which is 435.6 feet South of the North line of said Section 10; thence North 89 degrees 53'30" West parallel with the North line of said Section 10; a distance of 200 feet; thence North 0 degrees 20'24" East parallel with the East line of said Section 10 to the point of beginning.

EXCEPT the following two parcels of land:

Parcel 1: Commencing at the Northeast corner of Section 10, Town 2 South, Range 10 West; thence North 89 degrees 53'30" West along the North line of said Section 495.0 feet; thence South 0 degrees 20'24" West parallel to the East line of said Section 2072.06 feet for the place of beginning of the land hereinafter described; thence continuing South 0 degrees 20'24" West parallel to the East line of Said Section 556.79 feet to the East and West 1/4 line of said Section; thence North 89 degrees 55' 47" West thereon 530.95 feet; thence North 0 degrees 19'03" East parallel to the West line of East 1/2 of the Northeast 1/4 of Section 10, Town 2 South, Range 10 West, 556.79 feet; thence South 89 degrees 55'47" East parallel to the East and West 1/4 line of said Section 531.17 feet to the place of beginning.

Parcel 2: Commencing at the Northeast corner of Section 10, Town 2 South, Range 10 West; thence North 89 degrees 53'30" West along the North line of said Section 495.0 feet; thence South 0 degrees 20'24" West parallel to the East line of said Section 1519.27 feet for the place of beginning of the land hereinafter described; thence continuing South 0 degrees 20'24" West parallel to the East line of said Section 552.79 feet; thence North 89 degrees 55'47" West parallel to the East and West 1/4 line of said Section 531.17 feet; thence North 0 degrees 19'03" East parallel to the West line of the East A line of said Section 531.17 feet; thence North 0 degrees 19'03" East parallel to the West line of the East 1/4 of the Northeast 1/4 Section 10, Town 2 South, Range 10 West, 552.79 feet; thence South 89 degrees 55'47" East parallel to the East and West 1/4 line of said Section 531.39 feet to the place of beginning.

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SCHEDULE B, PART I**Requirements**

All of the following Requirements must be met:

1. NOTICE/REQUIREMENT REGARDING MORTGAGE PAYOFF STATEMENTS: All statements furnished to us must contain the amount necessary to pay the mortgage in full INCLUDING ANY AMOUNTS DEFERRED DUE TO A FORBEARANCE OR MODIFICATION AGREEMENT. If the borrower entered into a forbearance agreement and the deferred amounts ARE NOT CONTAINED IN THE PAYOFF STATEMENT the contact information for the entity servicing any deferred amounts is required to obtain a separate payoff statement.
2. Pay the agreed amounts for the interest in the land and/or mortgage 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. For removal of standard exception No. 1 through No. 5 identified on Schedule B, Part II of this commitment, from the policy or policies to be issued: Submit a fully completed "Affidavit by Owner" and/or acceptable Survey or Survey Affidavit. Additional requirements may be made or exceptions taken for matters disclosed therein. In the event subject property is new construction, or construction was performed within the last 120 days, a final Sworn Statement and full Unconditional Waivers must be submitted and approved for deletion of standard exception No. 5.
6. 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.
7. 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.
8. Submit to the Company the Operating Agreement, including any amendments thereto, of B&C Group, LLC, the Certificate issued by the Michigan Department of Licensing and Regulatory Affairs evidencing proper filing of the Articles of Organization and documentary evidence that said entity is a duly registered legal entity in good standing. **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.

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9. Discharge(s) of the mortgage(s) and Assignment(s) of Leases and Rents excepted on Schedule B - Section II. >> In the event the loan is secured by a mortgage purported to allow for advances of a credit line, please be advised that IT IS A REQUIREMENT that the Mortgagor of said mortgage MUST AUTHORIZE THE LENDER TO FREEZE THE REFERENCED CREDIT LINE UPON ISSUANCE OF THE PAYOFF and PROVIDE WRITTEN AUTHORIZATION TO CLOSE SAID CREDIT LINE ACCOUNT to the Lender when the mortgage is being paid off through the Company or other Settlement/Escrow Agent - or - provide a satisfactory subordination agreement of this mortgage to the proposed mortgage to be recorded at closing <<

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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. 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 the 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. 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.
7. Taxes and assessments which become due and payable or which become a lien against the property subsequent to the interest insured and deferred and/or installment payments of said taxes and assessments. 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.
8. 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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9. Terms, covenants and conditions as set forth in Grant of Easement to the Charter Township of Comstock recorded in Liber 1549 Page 132.
10. Terms, covenants and conditions as set forth in Road Maintenance Agreement recorded in Liber 1553 Page 808.
11. Easement for Access and Driveway Purposes, disclosed by instrument recorded in Liber 1553 Page 816.
12. Easement granted to Consumers Power Company, disclosed by instrument recorded in Liber 953 Page 1497.
13. Easement granted to Consumers Power Company, disclosed by instrument recorded in Liber 1077 Page 1329.
14. Easement granted to Consumers Power Company, disclosed by instrument recorded in Liber 944 Page 892.
15. Mortgage between B&C Group, LLC, as mortgagor, and United States Department of Agriculture, as mortgagee, dated March 10, 2009 recorded March 11, 2009 in Document No. 2009-007098.
16. Mortgage between B and C Group, LLC, as mortgagor, and United States Department of Agriculture, as mortgagee, in the original stated principal amount of _____ dated December 5, 2012 recorded December 6, 2012 in Document No. 2012-046482.
17. Mortgage between Carl Dean Cramer a/k/a C. Dean Cramer and Joanne Cramer, husband and wife, as mortgagor, and GreenStone Farm Credit Services, FLCA, as mortgagee, in the original stated principal amount of _____ dated December 31, 2012 recorded January 2, 2013 in Document No. 2013-000016.
18. Mortgage between Carl Dean Cramer a/k/a C. Dean Cramer and Joanne Cramer, husband and wife, as mortgagor, and GreenStone Farm Credit Services, ACA, as mortgagee, in the original stated principal amount of _____ dated December 31, 2012 recorded January 1, 2013 in Document No. 2013-000017, and the Agreement for Extension or Reamortization recorded in Document No. 2013-000017 and in Document No. 2013-000018.
19. Mortgage between C. Dean Cramer, a/k/a Carl Dean Cramer, a/k/a Carol Dean Cramer, survivor of himself and his deceased wife Joanne Cramer, as mortgagor, and Barbara Boven, as mortgagee, in the original stated principal amount of _____ dated August 11, 2020 recorded September 4, 2020 in Document No. 2020-029882.
20. Assignment of Leases and Rents between C. Dean Cramer and Barbara Boven, recorded September 4, 2020 in Document No. 2020-029883.
21. 2021 Taxes are DELINQUENT and DUE in the amount of \$38,816.83 if paid by August 31, 2022 (Winter base is \$28,328.99)
2022 Summer Taxes in the amount of \$7,568.43 are DUE, if paid by September 14, 2022
2020 Taxes are FORFEITED and DUE in the amount of \$44,185.23 if paid by August 31, 2022

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Property Address: 8778 E H Ave.
Tax Parcel Number: 39-07-10-230-011
2022 State Equalized Value: \$835,600.00 Taxable Value: \$704,821.00
Principal Residence Exemption: 60% School District: Gull Lake
Special Assessments: NONE

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PRIVACY INFORMATION

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We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have request of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.