

Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
919.968.2200 | invtitle.com

ALTA COMMITMENT FOR TITLE INSURANCE

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Independent Title Services, Inc
Issuing Office: 4200 E. Beltline Ave. Ne, Grand Rapids, MI 49525
Issuing Office 's ALTA® Registry ID: 004399
Loan ID No.:
Commitment No.: 24-4515
Issuing Office File No.: 24-4515
Property Address: 319 E. Broadway St., Mount Pleasant, MI 48858

SCHEDULE A

1. Commitment Date: January 22, 2024 at 08:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Owner's Policy (7/01/21)
Proposed Insured: **To Be Determined**
Proposed Amount of Insurance: TBD
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is: Fee Simple.
4. The Title is, at the Commitment Date, vested in: **Mutual Savings Bank, FSB.**
5. The Land is described as follows:
SEE SCHEDULE C ATTACHED HERETO

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Investors Title Insurance Company. 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 counter-signature by the Company or its issuing agent that may be in electronic form.

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SCHEDULE A

(Continued)

INVESTORS TITLE INSURANCE COMPANY

Issued through the Office of:
Independent Title Services, Inc
4200 E. Beltline Ave. NE
Grand Rapids, MI 49525
Tel. (616) 363-1436
Fax (616) 233-3341




Melissa Hewlett, Authorized Countersignature



Attest:

INVESTORS TITLE INSURANCE COMPANY


President


Secretary

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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. A legal description of the property to be insured was not furnished at the time of application. Please immediately verify that the description as shown herein covers all of the intended property. Any additions or deletions should immediately be communicated to the Issuing Office.
6. This is a Preliminary Commitment Only. Further requirements and/or exceptions may be added to this Commitment once updated and upon approval request from our Title Underwriter.
7. P.P.#37-17-000-00-077-00

2023 Summer taxes PAID in the amount of \$6276.49

2023 Winter taxes PAID in the amount of \$2063.50

Special Assessments: Not Examined.
2023 S.E.V.: \$214,800.00 Taxable Value: \$132,495.00
0% Homestead
School District: 37010
8. Special assessments and Water and/or Sewer Service bills have not been examined. Please verify status with the City of Mount Pleasant at (989)779-5384 before closing.

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Commitment for Title Insurance (07-01-2021)
Schedule BI



24-4515

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ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B, PART II Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions 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 of others as to the Reciprocal Easement for ingress and egress of the vacated alley as brought forth in Liber 773, on Page 654.
3. Taxes which become a lien pursuant to public act 143 of 1995 and any other taxes and/or assessments which become a lien or become due and payable subsequent to the date of this policy. Any additional taxes found due, as a result of denial of a homestead exemption is excluded from coverage.
4. The insurer assumes no liability for any tax increases which may occur due to retroactive revaluation or changes in land usage or loss of any homestead exemption status for subject property.
5. Oil, gas and mineral rights if any.
6. NOTICE: Please be aware that due to Federal Laws concerning the cultivation, distribution, manufacturing or sale of Marijuana, the Company will not close or insure any transaction involving Land that is associated with these illegal activities.
7. Rights of the public and of any governmental agency in and to any part of subject property taken, used or deeded for street, road or highway purposes.
8. Subject to matters shown on recorded Plat of ORIGINAL PLAT OF THE VILLAGE (NOW CITY) OF MT. PLEASANT, recorded in Liber 3 of Plats, on Page 143.

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



24-4515

SCHEDULE B, PART II

(Continued)

9. Easements, if any, for public utilities pipelines or facilities installed in any portion of the vacated street or alley, lying within the land, together with the right of ingress and egress to repair, maintain, replace and remove the same.
10. NOTE: If you have any questions regarding this file, please contact our Customer Service Department, at (616) 363-1436 or via e-mail at itssupport@ibcp.com.

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Schedule BII



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SCHEDULE C

The Land is described as follows:

Situated in the City of Mount Pleasant, County of Isabella and State of Michigan, and further described as Lot(s):
1, 2, Block: 12 and that portion of the vacated alley adjacent to the West line of said Lots, of ORIGINAL PLAT
OF THE VILLAGE (NOW CITY) OF MT. PLEASANT, according to the recorded plat thereof, as recorded in Liber
3 of Plats, Page 143, Isabella County Records.