

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:Issuing Agent: **Best Homes Title Agency, LLC**Issuing Office: **4949 Plainfield Avenue NE, Grand Rapids, MI 49525**

Issuing Office's ALTA® Registry ID:


Loan ID Number:

Commitment Number: **BH-249949**Property Address: **30217 Stratford Court, Niles, MI 49120**

Revision Number:

SCHEDULE A

1. Commitment Date: **September 11, 2024**
2. Policy to be issued: Proposed Policy Amount
 - a. 2021 ALTA® Owner's Policy
Proposed Insured:
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:
Gary P. Ludwig and Robin Zon, husband and wife
5. The Land is described as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Best Homes Title Agency, LLC
Authorized SignatoryBest Homes Title Agency, LLC
Company NameFarmington Hills, MI
City, State

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EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL I: From the North Quarter corner of Section 22, Town 8 South, Range 16 West, measure South 00 degrees 20'29" East along the North and South Quarter line of said Section 1857.39 feet; thence measure North 89 degrees 00'49" East 917.05 feet to the point of beginning of the land herein described; thence continuing North 89 degrees 00'49" East 741.98 feet; thence South 00 degrees 45'30" East 849.95 feet to the Indiana and Michigan State line; thence South 89 degrees 00'49" West along said State line 333.12 feet to the East Eighth line of said Section; thence North 00 degrees 32'53" West along said East Eighth line 660.00 feet; thence South 89 degrees 00'38" West 412.67 feet; thence North 00 degrees 20'30" West 190.00 feet to the point of beginning.

PARCEL II: Rights and benefits of a 66 foot easement for ingress and egress to be used in common with others being more particularly described as follows: From the North Quarter corner of said Section measure South 00 degrees 20'29" East along the North and South Quarter line of said Section 1791.39 feet to the point of beginning of said easement; thence North 89 degrees 00'49" East 2393.91 feet; thence around a 75.00 foot radius curve to the right 360.68 feet the chord of said curve being South 46 degrees 05'38" West 100.82 feet; thence South 89 degrees 00'49" West 2319.03 feet to the North and South Quarter line of said Section; thence North 00 degrees 20'29" West along said Quarter line 66.00 feet to the point of beginning.

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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. 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.
6. 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.
7. Warranty Deed from Gary P. Ludwig and Robin Zon, husband and wife to the proposed insured purchaser(s).
8. 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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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 or claims of parties in possession not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
4. Easements or claims of easements not shown by the Public Records and existing water, mineral, oil and exploration rights.
5. Any lien, or right to a lien, for services, labor, or material, heretofore or hereafter furnished, imposed by law and not shown by Public Records.
6. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
7. Taxes or special assessments which are not shown as existing liens by the Public Records.
8. Taxes, blight tickets, 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.
9. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
10. Rights of the public and of any governmental unit in any part of the land taken, used or deeded for street, road or highway purposes.
11. Any provisions contained in any instruments of record which provisions pertain to the transfer of divisions under Section 109(3) of the Subdivision Control Act of 1967, as amended.
12. Easement for Highway purposes, disclosed by instrument recorded in Instrument 378.
13. Access to subject property is by means of a private road and may be subject to various maintenance agreements.
14. Rights of others in and to the easement set forth on Schedule A.

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15. Terms, covenants and conditions as set forth in Right of Way Grant to Semco Energy Gas Company recorded in Liber 900 Page 652.
 16. Terms, covenants and conditions as set forth in Country Estates Deed Restrictions and Covenants recorded in Liber 861 Page 2347.
 17. 2023 Winter Taxes in the amount of \$4,997.814 are PAID (Includes \$35.00 for Ambulance)
2024 Summer Taxes in the amount of \$4,693.29 are PAID
Property Address: 30217 Stratford Ct
Tax Parcel Number: 14-070-022-006-30
2024 State Equalized Value: \$809,900.00 Taxable Value: \$435,893.00
Principal Residence Exemption: 100% School District: Edwardsburg
Special Assessments: NONE

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