

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-244574**Property Address: **421 North Griffin Street, Grand Haven, MI 49417**

Revision Number:

SCHEDULE A1. Commitment Date: **March 25, 2024**

2. Policy to be issued: Proposed Policy Amount

a. 2021 ALTA® Owner's Policy

Proposed Insured: **Purchaser with contractual rights under a purchase agreement
with the vested owner identified as Item 4 below.**

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:

BFK Investments, LLC, a Michigan limited liability company

5. The Land is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Best Homes Title Agency, LLC

Authorized Signatory

Best Homes Title Agency, LLC

Company Name

Farmington Hills, MI

City, State



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EXHIBIT "A"
LEGAL DESCRIPTION

Situated in the Township of Grand Haven, County of Ottawa, State of Michigan:
The South 100 feet of the North 429.2 feet of the West 165 feet of Lot 197 and the South 100 feet of the North 429.2 feet of Lot 198, Rycenga's Assessor's Plat No. 3, according to the recorded Plat thereof as recorded in Liber 9 of Plats, Page 38, Ottawa County Records.

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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. Submit to the Company the Operating Agreement, including any amendments thereto, of BFK Investments, LLC, a Michigan limited liability company, 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.
6. Warranty Deed from BFK Investments, LLC, a Michigan limited liability company to the proposed insured purchaser(s).
7. **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. 2023 Winter Taxes in the amount of \$246.01 are PAID
2023 Summer Taxes in the amount of \$7,900.37 are PAID
Property Address: 421 N Griffin St
Tax Parcel Number: 70-03-21-415-006
2023 State Equalized Value: \$158,300.00 Taxable Value: \$150,990.00
Principal Residence Exemption: 0% School District: Grand Haven
Special Assessments: NONE

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