

**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-256755**Property Address: **3440 Bossett Road, Ravenna, MI 49451**

Revision Number:

**SCHEDULE A**1. Commitment Date: **May 27, 2025**

2. Policy to be issued: Proposed Policy Amount

a. 2021 ALTA® Homeowner'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:

**Arthur R. Homoly, as Trustee of the Arthur R. Homoly Living Trust, under agreement dated April 3, 2017**

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**

Situated in the Township of Ravenna, County of Muskegon, State of Michigan

The North 358 feet of the West 336 feet of the West 672 feet of the West 1/2 of the Northwest 1/4 of Section 10,  
Town 9 North, Range 14 West

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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. REQUIREMENT: 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 added or exceptions taken for matters disclosed therein. In the event the 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.

The Company reserves the right to make additional requirements or add additional items or exceptions after reviewing the requested documentation.

6. REQUIREMENT: 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 consistently 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.
7. 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.

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.

8. REQUIREMENT: Submit Affidavit of No undisclosed or outstanding mortgage(s).  
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. The Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or exceptions upon receipt of the requested evidence.
9. REQUIREMENT: Record redemption of forfeiture for non-payment of property taxes.

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Said redemption must occur with 21 days of the entry of the final judgment of forfeiture. Certificate of Forfeiture by the Muskegon County Treasurer for the 2023 taxes, recorded March 13, 2025 in Liber 4379 Page 184.

10. Correction by re-recording or Affidavit of Scrivener's Error of the Quit Claim Deed recorded June 28, 2017 in Liber 4127 Page 425 to correct the legal description to read as shown on Schedule A.

11. REQUIREMENT: Furnish for recordation a Certificate of Trust for the Arthur R. Homoly Living Trust, dated April 3, 2017, as amended, if applicable, certifying the following:

The name of the trust, the date of the trust and the date of each amendment, if any;

The legal description of the real property to be insured;

The name and address of each current trustee;

The powers of the trustee(s) relating to real property and restrictions of said powers, if any;

The revocability or irrevocability of the trust and the identity of any person holding a power to revoke the trust, that the trust has not been revoked, modified, or amended in any manner that would cause the representations included in the certificate of trust to be incorrect;

The authority of co-trustees to sign on behalf of the trust and whether all or less than all of the co-trustees are required to exercise powers of the trustee, if applicable.

12. REQUIREMENT: Record deed executed by Trustee of the Arthur R. Homoly Living Trust, under agreement dated April 3, 2017 to the proposed insured purchaser(s).

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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. 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.
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. The lien, if any, of real estate taxes, assessments, and/or water and sewer charges, not yet due and payable or that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records; including the lien for taxes, assessments, and/or water and sewer charges, which may be added to the tax rolls or tax bill after the effective date. The Company assumes no liability for the tax increases occasioned by the retroactive revaluation or changes in the Land usage or loss of any homestead exemption status for the insured premises.
8. 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.
9. 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.
10. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.
11. 2024 Winter Taxes in the amount of \$703.85 are DELINQUENT.  
2024 Summer Taxes in the amount of \$213.69 are DELINQUENT.  
2023 County Taxes in the amount of \$897.31 are DELINQUENT AND IN FORFEITURE.  
Property Address: 3440 Bossett Road, Ravenna, MI 49451  
Tax Parcel Number: 61-17-010-100-0001-10  
2024 State Equalized Value: \$23,000.00 Taxable Value: \$18,298.00  
Principal Residence Exemption: 0% School District: Ravenna  
Special Assessments: NONE

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