ALTA Commitment for Title Insurance

Issued By Old Republic National Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

PRELIMINARY

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. 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.

Issued through the Office of

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

Authorized Signatory

By *President*

Attest *Secretary*

COMMITMENT CONDITIONS

1. DEFINITIONS

(a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
(b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
(c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
(d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
(e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
(f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
(g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
(h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:
(a) the Notice;
(b) the Commitment to Issue Policy;
(c) the Commitment Conditions;
(d) Schedule A;
(e) Schedule B, Part I—Requirements;
(f) Schedule B, Part II—Exceptions; and
(g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

(a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  (i) comply with the Schedule B, Part I—Requirements;
  (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
  (iii) acquire the Title or create the Mortgage covered by this Commitment.
(b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
(c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
(d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
(e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
(f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
(g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

PRELIMINARY

This page is only a part of a 2016 ALTA Commitment for Title Insurance. 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.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

(a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
(b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
(c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
(d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
(e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
(f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is $2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.

PRELIMINARY

OLD REPUBLIC TITLE

rev. 07/2016

FACTS

WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	**Yes**	**No**
For our marketing purposes — to offer our products and services to you	**No**	**We don't share**
For joint marketing with other financial companies	**No**	**We don't share**
For our affiliates' everyday business purposes — information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes — information about your creditworthiness	**No**	**We don't share**
For our affiliates to market to you	**No**	**We don't share**
For non-affiliates to market to you	**No**	**We don't share**

Questions	**Go to** www.oldrepublictitle.com (*Contact Us*)

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Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy.
How does Old Republic Title collect my personal information?	We collect your personal information, for example, when you: • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Old Republic Title does not share with non-affiliates so they can market to you*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • *Old Republic Title doesn't jointly market.*

PRELIMINARY

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.

PRELIMINARY

PRIVACY INFORMATION

BHT COMMERCIAL TITLE & ESCROW SERVICES | Best HOMES TITLE AGENCY, LLC

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.

PRELIMINARY

ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A

ISSUED BY
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

BHT COMMERCIAL TITLE & ESCROW SERVICES | Best HOMES TITLE AGENCY, LLC

Transaction Identification Data for reference only:
Issuing Agent: **Best Homes Title Agency, LLC**
Issuing Office: **4949 Plainfield Avenue NE, Grand Rapids, Michigan 49525**
Telephone: **(616) 885-9027** ***Facsimile:*** **(616) 885-9033**
Commitment Number: **GRC-124163** *Revision No. 3*
Property Address: **V/L 124th Ave, Olive Township, Ottawa**

1. Commitment Date: **01/02/2019** at 8:00 AM

2. Policy to be issued: Proposed Policy Amount

   a. **ALTA Owner's Policy** **$10,000.00**

   Proposed Insured: The Howard J. Baumann Declaration of Trust dated October 9, 1996 and The Frances W. Baumann Declaration of Trust dated October 9, 1996, each an undivided 1/2 interest, as tenants in common, as to Parcels 1 through 8 and that Part of Parcel 9 lying within P.P.#70-12-33-100-008; Randall Lee Baumann, a/k/a Randall L. Baumann and Janice Baumann, a/k/a Janice K. Baumann, husband and wife, as to that Part of Parcel 9 lying within P.P.#70-12-33-100-009

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:

   The Howard J. Baumann Declaration of Trust dated October 9, 1996 and The Frances W. Baumann Declaration of Trust dated October 9, 1996, each an undivided 1/2 interest, as tenants in common, as to Parcels 1 through 8 and that Part of Parcel 9 lying within P.P.#70-12-33-100-008; Randall Lee Baumann, a/k/a Randall L. Baumann and Janice Baumann, a/k/a Janice K. Baumann, husband and wife, as to that Part of Parcel 9 lying within P.P.#70-12-33-100-009

5. The Land is described as follows:

   ~ SEE ATTACHED LEGAL DESCRIPTION RIDER ~

By: _____
Authorized Countersignature

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LEGAL DESCRIPTION RIDER

Situated in the **Township of Olive, County of Ottawa, State of Michigan**

Parcel 1: The North 1/2 of the Northeast 1/4 of the Northeast 1/4 of Section 33, Town 6 North, Range 15 West. (200-010)

Parcel 2: The South 3/4 of the East 1/2 of the Northeast 1/4 of Section 33, Town 6 North, Range 15 West, except the North 200 feet of the South 980 feet of the East 218 feet. (200-012)

Parcel 3: The Northeast 1/4 of the Southeast 1/4, except the South 581 feet of the East 300 feet of Section 33, Town 6 North, Range 15 West. (400-015)

Parcel 4: The Northwest 1/4 of the Southeast 1/4 of Section 33, Town 6 North, Range 15 West, except commencing at the Northwest corner; thence East 279 feet; thence South 192 feet; thence West 70 feet; thence North 110 feet; thence West 75 feet; thence South 45 degrees 00'00" West 10 feet; thence North 45 degrees 00' 00" West 10 feet; thence West to the North - South 1/4 line; thence North to beginning. (400-022)

Parcel 5: Part of the Northwest 1/4 of the Southeast 1/4 of Section 33, Town 6 North, Range 15 West, described as beginning at the Northwest corner thereof, thence East 279 feet; thence South 192 feet; thence West 70 feet; thence North 110 feet; thence West 75 feet; thence South 45 degrees 0' 00" West 10 feet; thence North 45 degrees 0' 00" West 10 feet; thence due West to the West line of the Northwest 1/4 of the Southeast 1/4 of Section 33; thence North along said West line to the place of beginning. (400-021)

Parcel 6: The North 1/2 of the Southwest 1/4 of the Northeast 1/4 of Section 33, Town 6 North, Range 15 West, except beginning at a point on the North and South 1/4 line of Section 33 distant North 00 degrees 58'36" West 819.16 feet from the Central 1/4 corner of Section 33 and proceeding thence North 00 degrees 58'36" West 280.00 feet; thence North 89 degrees 01'24" East 311.14 feet; thence South 00 degrees 58'36" East 280.00 feet; thence South 89 degrees 01'24" West 311.14 feet to the point of beginning. (200-015)

Parcel 7: The South 1/2 of the North 1/2 of the Northwest 1/4 of Section 33, Town 6 North, Range 15 West, except the East 10 acres. (100-006)

Parcel 8: The North 1/2 of the South 1/2 of the Northwest 1/4 of Section 33, Town 6 North, Range 15 West. (100-004)

Parcel 9: The South 1/2 of the South 1/2 of the Northwest 1/4 of Section 33, Town 6 North, Range 15 West, except the East 1/2 of the East 1/2 thereof. (100-008 and pt of 100-009)

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Requirements

File No. GRC-124163

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.

   A. Submit "Affidavit by Owner". Additional requirements may be made or exceptions taken for matters disclosed therein.

   B. 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. The following requirements are listed only as reference based on the current status of Fee Simple title and the exceptions listed on Schedule B–Part II as of the effective date of this Commitment.

   C. Current Certificate of Trust Existence and Authority for the Howard J. Baumann Declaration of Trust, which complies with the requirements of MCL 565.432; MSA 26.745(2).

   D. Current Certificate of Trust Existence and Authority for the Frances W. Baumann Declaration of Trust, which complies with the requirements of MCL 565.432; MSA 26.745(2).

   E. NOTE: The legal description in Schedule A for that part of Parcel 9 lying within P.P.# 70-12-33-100-009 is a different legal description than the tax rolls, as the tax rolls contain additional land. This change is the result of a land split/division. In order for the Company to close the contemplated transaction, an unconditional land split/division approval from the appropriate governmental entity must be furnished.

   F. 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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5. Pay unpaid taxes and assessments unless shown as paid. The amounts shown as unpaid do not include collection fees, penalties or interest.

SEE ATTACHED TAX INFORMATION SHEET

PRELIMINARY

TAX INFORMATION SHEET

The amounts shown as unpaid do not include collection fees, penalties or interest.

2018 Winter Taxes in the amount of $194.53 are PAID.
2018 Summer Taxes in the amount of $685.79 are PAID.

Property Address: V/L 124th Ave, Olive Township, Ottawa
Tax Parcel Number: 70-12-33-100-006 (Parcel 7)
2018 State Equalized Value: $103,300.00 **Taxable Value: $29,687.00**
Principal Residence Exemption: 100% **School District: 70070 West Ottawa**

Special Assessments: NONE

2018 Winter Taxes in the amount of $255.69 are PAID.
2018 Summer Taxes in the amount of $901.36 are PAID.

Tax Parcel Number: 70-12-33-100-004 (Parcel 8)
2018 State Equalized Value: $136,500.00 **Taxable Value: $39,019.00**
Principal Residence Exemption: 100% **School District: 70070-West Ottawa**
Assessed Address: 0 124TH AVE

Special Assessments: NONE

2018 Winter Taxes in the amount of $151.11 are PAID.
2018 Summer Taxes in the amount of $532.79 are PAID.

Tax Parcel Number: 70-12-33-100-008 (Parcel 9)
2018 State Equalized Value: $68,300.00 **Taxable Value: $23,064.00**
Principal Residence Exemption: 100% **School District: 70070 - West Ottawa**
Assessed Address: 0 128th Ave

Special Assessments: NONE

2018 Winter Taxes in the amount of $122.22 are PAID.
2018 Summer Taxes in the amount of $430.90 are PAID.

Tax Parcel Number: 70-12-33-200-010 (Parcel 1)
2018 State Equalized Value: $64,800.00 Taxable Value: $18,654.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 0 VAN BUREN ST

Special Assessments: NONE

2018 Winter Taxes in the amount of $133.32 are PAID.
2018 Summer Taxes in the amount of $470.06 are PAID.

Tax Parcel Number: 70-12-33-200-015 (Parcel 6)
2018 State Equalized Value: $62,000.00 Taxable Value: $20,349.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 0 120TH AVE

Special Assessments: NONE

2018 Winter Taxes in the amount of $359.09 are PAID.
2018 Summer Taxes in the amount of $1,265.88 are PAID.

Tax Parcel Number: 70-12-33-200-012 (Parcel 2)
2018 State Equalized Value: $201,800.00 Taxable Value: $54,798.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 0 120TH AVE

Special Assessments: NONE

PRELIMINARY

2018 Winter Taxes in the amount of $602.46 are PAID.
2018 Summer Taxes in the amount of $2,144.95 are PAID.

Tax Parcel Number: 70-12-33-100-009 (Part of Parcel 9)
2018 State Equalized Value: $142,000.00 Taxable Value: $91,931.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 5255 124TH AVE

Special Assessments: NONE

2018 Winter Taxes in the amount of $260.13 are PAID.
2018 Summer Taxes in the amount of $917.03 are PAID.

Tax Parcel Number: 70-12-33-400-022 (Parcel 4)
2018 State Equalized Value: $150,600.00 Taxable Value: $39,697.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 0 124TH AVE

Special Assessments: NONE

2018 Winter Taxes in the amount of $234.53 are PAID.
2018 Summer Taxes in the amount of $826.79 are PAID.

Tax Parcel Number: 70-12-33-400-015 (Parcel 3)
2018 State Equalized Value: $124,000.00 Taxable Value: $35,791.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 0 120TH AVE

Special Assessments: NONE

2018 Winter Taxes in the amount of $5.28 are PAID.
2018 Summer Taxes in the amount of $18.75 are PAID. (NOTE: Summer taxes are deferred - Contact the Township before closing for deferral information and amounts)

Tax Parcel Number: 70-12-33-400-021 (Parcel 5)
2018 State Equalized Value: $18,200.00 Taxable Value: $813.00
Principal Residence Exemption: 100% School District: 70070 West Ottawa
Assessed Address: 0 120TH AVE

Special Assessments: NONE

PRELIMINARY

Exceptions

File No.: GRC-124163

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 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. Taxes and assessments not due and payable at Commitment Date.

7. 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.

8. Taxes and assessments that become a lien against the property after date of closing. The company assumes no liability for tax increases occasioned by retroactive revaluation or changes in the land usage for the insured premises.

9. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.

10. Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.

11. Rights of tenants under unrecorded leases and all and all parties claiming by, through and thereunder.

PRELIMINARY

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. 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 countersignature by the Company or its issuing agent that may be in electronic form.

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12. Right of Way granted to Consumers Power Company recorded in Liber 254, Page 381. (Parcel 7)

13. Oil and Gas Lease in favor of Smith Petroleum Company, as lessee, recorded in Liber 27 Page 187, and any subsequent instruments pertinent thereto. (Parcel 7)

14. Oil and Gas Lease in favor of M G U Development Company as lessee, recorded in Liber 675 Page 978, and any subsequent instruments pertinent thereto. Affidavit of Correction recorded in Liber 695, Page 463. (Parcel 8 and 6)

15. Right of Way granted to Consumers Power Company recorded in Liber 254, Page 382. (Parcel 8 and 9)

16. Oil and Gas Lease in favor of M G U Development Company as lessee, recorded in Liber 675 Page 976, and any subsequent instruments pertinent thereto. (Parcel 9)

17. Right of Way granted to Consumers Power Company recorded in Liber 254, Page 383. (Parcel 9)

18. Right of Way granted to Michigan Wisconsin Pipe Line Company recorded in Liber 628, Page 918. (Parcel 1)

19. Right of Way granted to Consumers Power Company recorded in Liber 254, Page 52. (Parcel 1)

20. Right of Way granted to Consumers Power Company recorded in Liber 254, Page 62. (Parcel 1)

21. Easement granted to Consumers Power Company recorded in Liber 1897, Page 373. (Parcel 1)

22. Right of Way granted to Consumers Power Company recorded in Liber 254, Page 99. (Parcel 6)

23. Easement Agreement regarding Water Line recorded in Liber 4625, Page 330. (Parcel 6) (NOTE: See Also Water Line Easement recorded in Liber 1451, Page 591; Agreement for Easement recorded in Liber 1471, Page 317; and Water Line Easement recorded in Liber 1451, Page 230 over the SW1/4 of SE 1/4 of said Section 33).

24. Right of Way granted to Michigan Wisconsin Pipe Line Company recorded in Liber 630, Page 694. (Parcel 2)

25. Oil and Gas Lease in favor of Smith Petroleum Company, as lessee, recorded in Liber 682 Page 495, and any subsequent instruments pertinent thereto. (Parcel 3)

26. The terms, provisions and conditions contained within the Affidavit Pump and Haul Sewage Disposal Facility recorded in LIber 2292, Page 95. (Part of Parcel 9)

27. Declaration of Easement regarding a Waterline, and the terms, provisions and conditions contained therein as recorded March 7, 2019 in Document No. 2019-0006779.

PRELIMINARY

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