

ALTA Commitment for Title Insurance

ISSUED BY

First American Title Insurance Company

Schedule A

Transaction Identification Data for reference only:

Issuing Agent:

Mid-State Title Services, Inc.

Issuing Office:

117 S Main Street, Vassar, MI 48768

Issuing Office's ALTA® Registry ID:

1020445

Loan ID No.:

Commitment No.:

180015

Issuing Office File No.:

180015

Property Address:

4210 W. Peet Rd., Chesaning, MI 48616

Revision No.:

One

SCHEDULE A

1. Commitment Date: February 20, 2019 at 08:00 AM

2. Policy to be issued:

(a) [X] ALTA® Policy

Proposed Insured: To Be Determined Proposed Policy Amount: \$1,000.00

(b) [] ALTA® Policy

Proposed Insured:

Proposed Policy Amount:

- 3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
- 4. The Title is, at the Commitment Date, vested in:

JOSEPH H, KEELER TRUST NO. 1, dated August 26, 2014

5. The Land is described as follows:

See Schedule C attached hereto and made a part hereof.

FIRST AMERICAN TITLE INSURANCE COMPANY

Mid-State Title Services, Inc.

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ALTA Commitment for Title Insurance

ISSUED BY

First American Title Insurance Company

Schedule BI & BII

Commitment No.:

180015

SCHEDULE B, PART I

Requirements

All of the following Requirements must be met:

- The Proposed Insured must notify the Company in writing of the name of any party not referred to in this 1. 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. Pay unpaid taxes and assessments unless shown as paid.
- NOTE: PROVIDE EVIDENCE TO THE TITLE COMPANY OF THE PURCHASE PRICE OR THE AMOUNT OF 6. THE MORTGAGE TO BE INSURED.
- 7. WHEN THE PROPOSED INSURED IS IDENTIFIED, ADDITIONAL REQUIREMENTS AND EXCEPTIONS MAY BE MADE.
- RECORD PROPER TRUST CERTIFICATION SETTING FORTH THE NAME OF THE TRUSTEE OF ABOVE 8. TRUST, THE PROVISIONS OF THE TRUST WHICH ESTABLISH THE TRUSTEE'S POWER TO CONVEY AND MORTGAGE, A STATEMENT THAT SAID POWER TO CONVEY AND MORTGAGE IS IN FULL FORCE AND EFFECT AND UNREVOKED AND FURTHER THAT THERE ARE NO LIMITATIONS OF THE POWER TO CONVEY AND MORTGAGE WITHIN THE BALANCE OF THE PROVISIONS OF THE TRUST AGREEMENT.
- 9. RECORD DEATH CERTIFICATE OF JOSEPH A. KEELER.
- RECORD DEATH CERTIFICATE OF HELEN KEELER. 10.
- 11. RECORD DEED FROM JOSEPH H. KEELER TRUST NO. 1, dated August 26, 2014 TO PROPOSED INSURED.
- NOTE: Defect, 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 of interest or mortgage thereon covered by this Commitment.

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SCHEDULE B (Continued)

Commitment No.: 180015

SCHEDULE B, PART II

Exceptions

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:

- 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 facts, rights, interests or claims that are not shown by the Public Record but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
- 3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- 4. 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 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. Building and Use Restrictions as contained in instrument recorded in Liber 607, Page 496, Saginaw County Records.
- 8. Right-of-Way in favor of Michigan State Highway Department as disclosed in instrument recorded in Liber 607, Page 496, Saginaw County Records. Route to be as located.
- 9. Easements and rights-of-way for public utilities of record or in use.
- 10. Rights of the public, and/or any governmental unit in and to that portion of above captioned property, if any, taken or used for road purposes.
- 11. Except all oil, gas and other minerals underlying the surface of said land and all rights and easements in favor of the estate of said oil, gas and other minerals.
- 12. Taxes and Special Assessments which constitute a lien, but are not yet due and payable. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or loss of any homestead exemption status for the insured premises.

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SCHEDULE B (Continued)

Commitment No.: 180015

13. TAX INFORMATION NOTE:

Tax Code: 20-09-4-16-4003-000

2017 and Prior: PAID

2018: JULY \$872.13 PAID

2018: DECEMBER \$1998.19 PAID

ADDRESS: 4210 W. PEET RD. SEV: 148,700

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ALTA Commitment for Title Insurance

First American Title Insurance Company

Schedule C

Commitment No.:

180015

The land is described as follows:

MAPLE GROVE TOWNSHIP, SAGINAW COUNTY, MICHIGAN

The West 3/4 of the South 1/2 of the Southeast 1/4 of Section 16, Town 9 North, Range 4 East, EXCEPT the East 200 feet of the South 380 feet of the West 1/2 of the Southeast 1/4 of the Southeast 1/4 thereof.

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