

Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
919.968.2200 | invtitle.com

ALTA COMMITMENT FOR TITLE INSURANCE

(Adopted 08-01-2016)
(Technical Corrections 04-02-2018)

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 EXTRACTIONAL 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.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Investors Title Insurance Company, a North Carolina 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 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Investors Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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- (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

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- (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.

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

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PARTIES. A PROPOSED INSURED MAY REVIEW A COPY OF THE ARBITRATION RULES AT <http://www.alta.org/arbitration>.

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This Commitment is not complete without appropriate Schedules and corresponding Jacket unless otherwise agreed in writing.

Transaction Identification Data for reference only:

Issuing Agent: United Title Agency Co., LLC
Commitment No.: 201910027N004
Issuing Office File No.: 201910027N004
Property Address: V/L Pigeon Rd, Bad Axe, MI 48413

SCHEDULE A

1. Commitment Date: April 8, 2019 at 08:00 AM
2. Policy (or Policies) to be issued:
 - a. ALTA Owners Policy (06/17/06) Policy Amount: \$0.00
Proposed Insured: To Be Named Later
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:
Corey Oeschger and Sarah Oeschger, husband and wife

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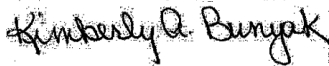
Commitment No.: 201910027N004

SCHEDULE A (Continued)

5. The Land is described as follows:

A parcel of land being in and a part of the South half of Section 12, Township 16 North, Range 12 East, Colfax Township, Huron County, Michigan described as: Commencing at the South quarter corner of said Section 12; thence North 89°25'06" West along the South line of said Section 12, 676.02 feet; thence North 00°57'28" East, 364.39 feet to the point of beginning of this description; thence North 00°57'28" East along an occupied tree row, 2264.13 feet; thence South 89°56'07" East along the East and West quarter line of said Section 12, 672.38 feet; thence South 00°52'38" West along the North and South quarter line of said Section 12, 1317.28 feet; thence South 89°58'04" East along the South one-eighth line of said Section 12, 464.48 feet; thence South 05°09'11" West along the centerline of the Bad Axe Drain, 559.86 feet; thence South 33°10'34" West along the centerline of said Bad Axe Drain, 300.00 feet; thence South 00°32'47" West along the centerline of said Bad Axe Drain, 144.44 feet; thence North 89°32'39" West, 938.74 feet to the point of beginning. Together with a 66 foot wide easement for ingress and egress described as: Commencing at the South quarter corner of said Section 12; thence North 89°25'06" West along the South line of said Section 12, 676.02 feet; thence North 00°57'28" East, 64.39 feet to the point of beginning of this easement; thence North 00°57'28" East, 300.00 feet; thence South 89°32'39" East, 66.00 feet; thence South 00°57'28" West, 300.00 feet; thence North 89°32'39" West along the Northerly right of way of Highway M-142, 66.00 feet to the point of beginning of this easement. Subject to easements, restrictions and rights of way of record.

Issued through the Office of:
United Title Agency Co., LLC
209 E. Huron Avenue
Bad Axe, MI 48413
Tel. (989) 269-9072 Fax (989) 269-9889
Email info@united-title.com



Authorized Countersignature

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Commitment No.: 201910027N004

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. Cancellation and release of record of the property described herein from the lien of:

A) Mortgage from Corey Oeschger aka Corey A. Oeschger and Sarah Oeschger, husband and wife, for the benefit of GreenStone Farm Credit Services, FLCA recorded in Liber 1362, Page 324, securing a note in the original principal sum of \$0.00, and any other obligations secured thereby and/or described therein.

B) Mortgage from Corey A. Oeschger and Sarah Oeschger, husband and wife, tenants by entirety, for the benefit of United States of America, acting through the Farm Service Agency, United States Department of Agriculture, recorded in Liber 1362, Page 331, securing a note in the original principal sum of \$0.00, and any other obligations secured thereby and/or described therein.

In the event any lien to be paid and satisfied and cancelled of record is an Equity Line lien, it is required that the send a written statement on behalf of the mortgagor to the Equity Line lender along with the payoff check instructing the lender to mark the note and Deed of Trust paid and satisfied and to return both documents for cancellation of record AND instruct the Equity Line lender to close said account and issue no more checks or drafts since the payoff was quoted. (Sample "written statements" are available from this Company upon request.)

6. Record Redemption of the Certificate of Forfeiture of Real Property recorded in Liber 1666, at page 527.

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Commitment No.: 201910027N004

7. Tax update must be obtained by this agency prior to loan closing; closing may not occur until tax update evidence is provided to the loan-closing agent.
8. Payment of taxes for the year(s) 2017 and 2018, plus any penalties and interest which may accrue.

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Commitment No.: 201910027N004

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:

1. Affidavit attesting that Qualified Agricultural Property Shall Remain Qualified Agricultural Property, as recorded in Liber 1362, at page 329, Huron County Records.
2. Rights of the public and others thereto in and to the use of that portion of the Land within the bounds of Ingress and Egress Easement.
3. Reservation of oil, gas and mineral rights as disclosed in Liber 386 at Page 284. Notwithstanding said reservation, this policy insures marketability of subject property.
4. Easement/Right of Way in favor of State of Michigan as disclosed in Liber 189 at Page 158 and in Liber 189, at page 167.
5. Notwithstanding any provisions herein to the contrary, the Company makes no representation or assurance regarding compliance or non-compliance with the provisions of PA 591 of 1996. (NOTE: PA 591 of 1996 revises the Subdivision Control Act).
6. Tax No. 3206-012-004-75
All taxes paid through: 2016
2018 Taxes Summer in the amount of \$1,555.53 UNPAID
2018 Taxes Winter in the amount of \$570.56 UNPAID
SEV: 135,100
Taxable Value \$51,369
0 Homestead

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Commitment No.: 201910027N004

2017-\$2,892.95 if paid prior to end of April
2018-\$2,288.26 if paid prior to end of April
Verify with County amount due

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Form No. 201-16-B

ALTA Commitment Form - 2016
(Adopted 08-01-16) (Technical Corrections 04-02-2018)
Schedule B
Page 6

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SCHEDULE C

A parcel of land being in and a part of the South half of Section 12, Township 16 North, Range 12 East, Colfax Township, Huron County, Michigan described as: Commencing at the South quarter corner of said Section 12; thence North 89°25'06" West along the South line of said Section 12, 676.02 feet; thence North 00°57'28" East, 364.39 feet to the point of beginning of this description; thence North 00°57'28" East along an occupied tree row, 2264.13 feet; thence South 89°56'07" East along the East and West quarter line of said Section 12, 672.38 feet; thence South 00°52'38" West along the North and South quarter line of said Section 12, 1317.28 feet; thence South 89°58'04" East along the South one-eighth line of said Section 12, 464.48 feet; thence South 05°09'11" West along the centerline of the Bad Axe Drain, 559.86 feet; thence South 33°10'34" West along the centerline of said Bad Axe Drain, 300.00 feet; thence South 00°32'47" West along the centerline of said Bad Axe Drain, 144.44 feet; thence North 89°32'39" West, 938.74 feet to the point of beginning. Together with a 66 foot wide easement for ingress and egress described as: Commencing at the South quarter corner of said Section 12; thence North 89°25'06" West along the South line of said Section 12, 676.02 feet; thence North 00°57'28" East, 64.39 feet to the point of beginning of this easement; thence North 00°57'28" East, 300.00 feet; thence South 89°32'39" East, 66.00 feet; thence South 00°57'28" West, 300.00 feet; thence North 89°32'39" West along the Northerly right of way of Highway M-142, 66.00 feet to the point of beginning of this easement. Subject to easements, restrictions and rights of way of record.

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Privacy Statement

12/16

FACTS

WHAT DOES INVESTORS TITLE INSURANCE COMPANY (ITIC) AND UNITED TITLE AGENCY CO. LLC (UTA) 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 transaction history
- purchase history and mortgage rates and payments
- 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 ITIC and UTA choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ITIC and UTA share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), 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	Yes	No
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	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800.326.4842 or visit invtitle.com

Who we are	
Who is providing this notice?	Investors Title Insurance Company (ITIC) and United Title Agency Co. LLC (UTA)
What we do	
How does ITIC and UTA 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. We will continue to enhance our physical, electronic and procedural safeguards as new technologies become available.
How does ITIC and UTA collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ open an account or apply for insurance ■ file a claim or provide your mortgage information ■ show your government issued ID 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 <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes —information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>ITIC affiliates include companies with an Investors Title name; financial companies such as Investors Trust Company; and nonfinancial companies such as Investors Title Management Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>ITIC and UTA do not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>ITIC and UTA do not jointly market with nonaffiliates.</i>
Other important information	
* Other affiliates of Investors Title Insurance Company include, Investors Title Company, Investors Title Exchange Corporation, Investors Title Accommodation Corporation and National Investors Title Insurance Company.	