 First American Title™	ALTA Commitment for Title Insurance
	<small>ISSUED BY</small> 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.: 200016
 Issuing Office File No.: 200016
 Property Address: V/L S. MERIDIAN RD., MERRILL, MI 48637
 Revision No.:

SCHEDULE A

1. Commitment Date: January 27, 2020 at 08:00 AM
2. Policy to be issued:
 - (a) ☒ ALTA® Policy
 Proposed Insured: INFORMATIONAL COMMITMENT
 Proposed Policy Amount:
 - (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:
 SCOTT P. FLEMING and AMY L. FLEMING, husband and wife, as Trustees of the SCOTT P. FLEMING AND AMY L. FLEMING TRUST, under agreement dated December 31, 2008
5. The Land is described as follows:
 See Schedule C attached hereto and made a part hereof.

FIRST AMERICAN TITLE INSURANCE COMPANY


By: 
 Mid-State Title Services, Inc.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American 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; and Schedule B, Part II - Exceptions.

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AMERICAN
 LAND TITLE
 ASSOCIATION



 First American Title™	ALTA Commitment for Title Insurance
Schedule BI & BII	ISSUED BY First American Title Insurance Company

Commitment No.: 200016

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. Pay unpaid taxes and assessments unless shown as paid.
6. THIS COMMITMENT IS FOR INFORMATIONAL PURPOSES ONLY AND HAS NO INSURABLE INTEREST.
7. RECORD DEED FROM SCOTT P. FLEMING and AMY L. FLEMING, husband and wife, as Trustees of the SCOTT P. FLEMING AND AMY L. FLEMING TRUST, under agreement dated December 31, 2008 TO PROPOSED INSURED.
8. RECORD PROPER TRUST CERTIFICATION SETTING FORTH THE NAME OF THE TRUSTEE OF ABOVE 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. 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.: 200016

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. 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. Right-of-Way in favor of State of Michigan as disclosed in instrument recorded in Liber 105, Pages 208 and 209 of Deeds, Midland County Records. Route to be over the West 50 feet of subject property.
8. Easements and rights-of-way for public utilities of record or in use.
9. The acreage stated in the legal description of the land is for description purposes only. The Company does not insure the quantity of land.
10. Right-of-Way in favor of Midland County Drain Commissioner as shown on location map. Route to be as located.
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. 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.
13. 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

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SCHEDULE B
(Continued)

Commitment No.: 200016

any homestead exemption status for the insured premises.

14. TAX INFORMATION NOTE:

Tax Code: 140-028-200-050-00

2018 and Prior: PAID

2019: JULY \$493.18 PAID

2019: DECEMBER \$751.95 PAID


ADDRESS: V/L S. MERIDIAN RD. SEV: 110,100

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 First American Title™	ALTA Commitment for Title Insurance <small>ISSUED BY</small> First American Title Insurance Company
Schedule C	

Commitment No.: 200016

The land is described as follows:

TOWNSHIP OF MT. HALEY, COUNTY OF MIDLAND, STATE OF MICHIGAN

The South 50 acres of the North 105 acres of the Northwest Fractional 1/4 of Section 28, Town 13 North, Range 1 East.

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