



**Commitment for Title Insurance
Schedule A**

File No : **18-14360910-HOL**

Commonly Known As: 1210 Vinewood Ave, Clare, MI 48617

1. Effective Date: **March 30, 2014, at 8:00 am**
2. Policy or policies to be issued: AMOUNT
 - (a) OWNERS POLICY WITH STANDARD EXCEPTIONS **TBD**
Proposed Insured:
To Be Determined
 - (b) LOAN POLICY WITHOUT STANDARD EXCEPTIONS **TBD**
Proposed Insured:
To Be Determined, its successors and/or assigns

3. The estate or interest in the land described or referred to in this Commitment and covered herein is **Fee Simple** and title thereto is at the effective date hereof vested in:

The United States of America, acting through the Farmers Home Administration (now known as Rural Development), United States Department of Agriculture

4. The land referred to in this commitment is situated in the City of Clare, County of Clare, State of Michigan, as follows:

Lots 2, 3, 4, 5 and 6, Greenbriar Estates No. 1, part of the Northeast one-quarter of Section 34, T17N, R4W, City of Clare, Clare County, Michigan.

COUNTERSIGNED:
MIDSTATE TITLE AGENCY, LLC

Paul C. Anast
AUTHORIZED SIGNATORY

MIDSTATE TITLE AGENCY, LLC
324 N. 120th Ave., Ste. 20
Holland, MI 49424
Ph:616-796-0090 Fax:616-796-0092

Agent for: **OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

**Schedule B-I
(REQUIREMENTS)**

File No: **18-14360910-HOL**

The following requirements to be complied with:

1. Pay the agreed amounts for the Title and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the Land and/or the mortgage to be insured must be signed, delivered and recorded.
4. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may make additional requirements or exceptions relating to the interest or the loan.
5. NOTE: This commitment is issued for informational purposes only. Compliance with the requirements set forth herein will not result in the issuance of a final policy. Accordingly, said information is furnished at a reduced rate, and the Company's liability shall in no event exceed the amount paid for said information.
6. Upon supplying the identity of the Proposed Insured and/or the amount of the policy to the Company, this commitment may be subject to such further requirements as may then be deemed necessary.
7. Submit evidence satisfactory to the Company showing proper compliance with all inspection, occupancy and other ordinance requirements as required by the local municipality.
8. Warranty Deed from recited owner to recited purchaser.
9. Mortgage executed by recited purchaser to recited mortgagee in the amount indicated.
10. Note: If, per Public Act 201 of 2010, the land to be insured is defined as "Commercial Real Estate" and the proposed transaction is or will be the subject of a written commission agreement running in favor of a commercial real estate broker, the Company shall be immediately notified and this Commitment will be revised and made subject to such further requirements and exceptions as deemed necessary.

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11. PAYMENT OF TAXES: Tax Parcel No.: 051-400-002-01

2013 Winter Taxes in the amount of \$9,902.91 are PAID

2013 Summer Taxes in the amount of \$13,319.46 are PAID (Woodlawn SW: \$1,326.44)

Special Assessments: Woodlawn Sewer: \$1,176.16 is DUE, contact City of Clare for additional details

- 2013 State Equalized Value: \$451,400.00
- 2013 Taxable Value: \$386,354.00
- School District: District 18010

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

NOTE: If the subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued will include an exception on Schedule B for water and sewer charges which became a lien prior to the date of policy.

**Schedule B-II
(EXCEPTIONS)**

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Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Rights or claims of parties in possession not shown by the Public Records.
2. Any facts, rights, interests or claims not shown by the Public Records but that could be ascertained by an accurate survey inspection of the Land or by making inquiry of persons in possession thereof of the Land.
3. Easements, claim of easements or encumbrances that are not shown in 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 theretofore or hereafter furnished, imposed by law and not shown by the Public Records
6. 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.
7. 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.
8. Loss, damage or injury resulting from the failure to properly comply with all inspection, occupancy and other ordinance requirements as required by the local municipality.
9. Easements over subject property as shown on the recorded plat, if any.
10. Terms, conditions and provisions which are recited in Easement recorded in Liber 721, Page 280.
11. Easement granted to Consumers Energy Company recorded in Liber 459, Page 313.
12. Terms, conditions and provisions which are recited in Nonexclusive Installation and Service Agreement recorded in Liber 1210, Page 316.
13. Rights of tenants now in possession of the land under unrecorded leases or otherwise.

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PRIVACY POLICY NOTICE

Midstate Title Agency, LLC and its family of affiliated companies, respect the privacy of our customers' personal information. This Notice explains the ways in which we may collect and use personal information under the Midstate Title Agency, LLC Privacy Policy.

Midstate Title Agency, LLC as an agent for Old Republic National Title Insurance Company provides title insurance products and other settlement and escrow services to customers. The Midstate Title Agency, LLC Privacy Policy applies to all Midstate Title Agency, LLC customers, former customers and applicants.

What kinds of information we collect: Depending on the services you use, the types of information we may collect from you, your lender, attorney, real estate broker, public records or from other sources include:

- information from forms and applications for services, such as your name, address and telephone number
- information about your transaction, including information about the real property you bought, sold or financed such as address, cost, existing liens, easements, other title information and deeds
- with closing, escrow, settlement or mortgage lending services or mortgage loan servicing, we may also collect your social security number as well as information from third parties including property appraisals, credit reports, loan applications, land surveys, real estate tax information, escrow account balances, and sometimes bank account numbers or credit card account numbers to facilitate the transaction, and
- information about your transactions and experiences as a customer of ours or our affiliated companies, such as products or services purchased and payments made.

How we use and disclose this information: We use your information to provide you with the services, products and insurance that you, your lender, attorney, or real estate brokers have requested. We disclose information to our affiliates and unrelated companies as needed to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, to provide information to government and law enforcement agencies and as otherwise permitted by law. As required to facilitate a transaction, our title affiliates record documents that are part of your transaction in the public records as a legal requirement for real property notice purposes.

We do not share any nonpublic personal information we collect from you with unrelated companies for their own use.

We do not share any information regarding your transaction that we obtain from third parties (including credit report information) except as needed to enable your transaction as permitted by law.

We may also disclose your name, address and property information to other companies who perform marketing services such as letter production and mailing on our behalf, or to other financial service companies (such as insurance companies, banks, mortgage brokers, credit companies) with whom we have joint marketing arrangements.

How we protect your information: We maintain administrative, physical, electronic and procedural safeguards to guard your nonpublic personal information. We reinforce our privacy policy with our employees and our contractors. Joint marketers and third parties service providers who have access to nonpublic personal information to provide marketing or services on our behalf are required by contract to follow appropriate standards of security and confidentiality.

If you have any questions about this privacy statement or our practices at Midstate Title Agency, LLC, please write us at:
Midstate Title Agency, LLC c/o 31440 Northwestern Highway, Ste. 150, Farmington Hills, Michigan 48334. Attn: Legal Resources.