# INVESTORS TITLE INSURANCE COMPANY

P.O. Drawer 2687 Chapel Hill, North Carolina 27515-2687

# **ALTA COMMITMENT FORM**

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

The Policy (or Policies) to be issued is (are) exempt from the filing requirements of section 2236 of the Insurance code of 1956, 1956 PA 218, MCL 500.2236.

# **SCHEDULE A**

1.	Commitment Number: 25510-0916T Effective Date: September 28, 2016 at 08:00 Al
2.	Policy or Policies to be issued:
	(a)Owner's Policy (ALTA Own. Policy (06/17/06)) Policy Amount \$
	Proposed Insured:
	To Be Named Later
	(b)Loan Policy (ALTA Loan Policy (06/17/06) ) Policy Amount \$
	Proposed Insured:
3.	Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date by:
	Mary Grace Baranski
4.	The land referred to in this policy is described as follows:
	The East half of the Southwest quarter of Section 35, Township 18 North, Range 13 East, Dwight

Township, Huron County, Michigan EXCEPT the East 247.50 feet of the East half thereof.

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Commitment No. 25510-0916T

# **SCHEDULE B - SECTION I**

REQUIREMENTS

The following requirements must be met:

- (1) Pay the agreed amounts for the interest in the land 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 then make additional requirements or exceptions.

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- (5) REQUIREMENT: RECORDATION OF A RELEASE OF THE FARMLAND DEVELOPMENT RIGHTS AGREEMENT RECORDED IN LIBER 1099, PAGE 797, OR SAME WILL BE SHOWN IN FINAL POLICY.
- (6) Farmland and Open Space Development Rights Lien recorded September 16, 2009 in Liber 1298 of Huron County Records, page 625.
  REQUIREMENT: RECORD PROPER RELEASE OF THE ABOVE DESCRIBED LIEN.

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### **SCHEDULE B - SECTION II**

**EXCEPTIONS** 

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- (1) Any facts, rights, interests or claims which are not shown by the Public Records but which could be ascertained by an accurate survey of the Land or by making inquiry of persons in possession thereof. Paragraph 2 (c) of the Covered Risks is hereby deleted.
- (2) Easements, liens or encumbrances or claims thereof, which are not shown by the Public Records.
- (3) Any lien or right to lien for services, labor or material imposed by law and not shown by the Public Records.
- (4) Oil and Gas Lease as recorded in Liber 423 of Deeds, page 377; and any and all assignments thereof.
- (5) Release of Right of Way as recorded in Liber 527 of Huron County Records, page 477.
- (6) Affidavit Attesting that Qualified Agricultural Property Shall Remain Qualified Agricultural Property as recorded in Liber 1044 of Huron County Records, page 266.
- (7) NOTE FOR INFORMATION: Notwithstanding any provisions of the policy or commitment to the contrary, the Company makes no representation or assurance regarding compliance or non-compliance with the provisions of PA 591 of 1996. (PA 591 of 1996 revises the Subdivision Control Act.)
- (8) Taxes and assessments general or special unless the roll is open for payment in the office of the County Treasurer. Also taxes and special assessments which constitute a lien, but are not yet due and payable. Also taxes or assessments not shown as existing liens by public records, but which may have a retroactive lien date imposed by operation of law. Also taxes and assessments which become due and payable after the commitment date, including taxes or assessments which may be added to the tax rolls or tax bill after the commitment date as a result of the taxing authority disallowing or revising an allowance of a tax exempt status. Real estate taxes are paid through Summer 2016.

#### Tax ID#3207-035-006-00

2015 Summer: \$728.22 2015 Winter: \$1,096.39

2015 SEV: \$262,600.00 2015 Taxable: \$69,458.00

2016 Summer: \$730.40 (Paid)

2016 SEV: \$278,500.00 2016 Taxable: \$69,666.00

NOTE: The tax history is provided for information only; the company accepts no liability for accuracy of information contained therein. NOTE: On the above tax amount(s) if delinquent, there may also be due an amount for interest, penalty and collection fee. NOTE: Tax information obtained from the local taxing authority discloses that the 2016 taxes were assessed as 100% Homestead property. Any questions regarding the current homestead status of the property should be directed to the local taxing authority. NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill to United Title Agency showing that all charges have been paid to date or the 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 the Policy.

(9) Subject to the rights of the public and of any governmental unit in any part thereof taken, used or deeded for street, road or highway purposes.

Issued by: United Title Agency 209 E. Huron Avenue Bad Axe, MI 48413 989-269-9072 (Phone) 989-269-9889 (Fax) info@united-title.com