

Investors Title Insurance Company

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

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: United Title Agency Co., LLC
Issuing Office's ALTA® Registry ID: 1010860
Commitment No.: 202510951N004/RC
Issuing Office File No.: 202510951N004/RC
Property Address: 5458 Howard Road, Caseville, MI 48725
V/L Howard Road, Caseville, MI 48725
Revision No.: 1

REVISED COMMITMENT DATED JANUARY 7, 2026 NO. 1

SCHEDULE A

1. Commitment Date: December 15, 2025 at 08:00 AM
2. Policy to be issued:
 - a. ALTA 2021 Owner's Policy
Proposed Insured: To Be Named Later
Proposed Amount of Insurance: \$TBD
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is: Fee Simple
4. The Title is, at the Commitment Date, vested in:

Robert W. Howard and Emma K. Howard Revocable Living Trust Agreement, UAD June 20, 2005
5. The Land is described as follows:

Parcel A: The East half of the Northwest quarter of Section 32, Township 18 North, Range 11 East, Lake

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SCHEDULE A

(Continued)

Township, Huron County, Michigan, more particularly described as: Beginning at the North quarter corner of said Section 32; thence South 02°12'26" East along the North and South quarter line of said Section 32, 2615.23 feet; thence South 87°11'43" West along the East and West quarter line of said Section 32, 1316.15 feet; thence North 02°16'28" West along the West one-eighth line of said Section 32, 2618.61 feet; thence North 87°20'35" East along the North line of said Section 32, 1318.44 feet to the point of beginning, described as Parcel A in survey dated December 19, 2025 by Case Surveying, Job No. 14310.

Parcel B: A parcel of land being in and a part of the West half of the Northwest quarter of Section 32, Township 18 North, Range 11 East, Lake Township, Huron County, Michigan, described as: Beginning at the Northwest corner of said Section 32; thence North 87°20'35" East along the North line of said Section 32, 1318.44 feet; thence South 02°15'28" East along the West one-eighth line of said Section 32, 2618.61 feet; thence South 87°11'43" East along the East and West quarter line of said Section 32, 666.16 feet; thence North 02°48'17" West, 165.00 feet; thence South 87°11'43" West parallel with the said East and West quarter line, 249.00 feet; thence South 02°48'17" East, 165.00 feet; thence South 87°11'43" West along the said South Section line, 401.00 feet; thence North 02°18'30" West along the West line of said Section 32, 1400.00 feet; thence North 87°41'30" East, 411.41 feet; thence North 02°18'30" West parallel with the said West Section line, 169.33 feet; thence South 80°03'08" West along the centerline of an existing drain, 131.21 feet; thence North 70°59'26" West along the centerline of an existing drain, 132.06 feet; thence North 51°27'54" West, 165.68 feet; thence South 87°41'30" West, 33.00 feet; thence North 02°18'30" West along the said West Section line, 913.74 feet to the point of beginning, described as Parcel B in survey dated December 19, 2025 by Case Surveying, Job No. 14310.

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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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. Furnish Title Company with copy of Split Approval executed by the Township of Lake.
6. Certificate of Trust Existence and Authority for the Robert W. Howard and Emma K. Howard Revocable Living Trust is recorded in Liber 1900, Page 534, Huron County Records. NOTE: Furnish Title Company with Affidavit stating Certificate of Trust Existence and Authority is accurate and still in full force.
7. Recordation of a release of the Farmland Development Rights Agreement recorded in Liber 1569, Page 483, or same will be shown in the final policy. - Parcel 2
8. Replace Affidavit Attesting that Qualified Agricultural Property Shall Remain Qualified Agricultural Property as recorded in Liber 1881 of Huron County Records, page 220. - Parcel 2
9. The policy amount for either the Mortgagee or Owner, above, is "to be determined" and the invoice will be prepared upon receipt of the amount. The Company reserves the right to make amendments to requirements and exceptions upon notification of the policy amount.

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SCHEDULE B, PART II - Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions 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. Tax No. 13-032-004-00
Property Type: Agricultural
All taxes paid through: 2025
2025 Summer Taxes in the amount of \$926.67
2025 Winter Taxes in the amount of \$1,860.36
SEV: \$378,700.00
Taxable Value \$86,671.00
The 2025 taxes were assessed as 100% Agricultural property.
3. Tax No. 13-032-007-00
Property Type: Agricultural
All taxes paid through: Summer 2025
2025 Summer Taxes in the amount of \$748.70
2025 Winter Taxes in the amount of \$1,531.90; Including special assessments for: Fogle Drain \$262.26,
Pigeon River \$197.99 (due & payable)
SEV: \$344,700.00
Taxable Value \$70,025.00

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The 2025 taxes were assessed as 100% Agricultural property.

4. Affidavit Notification of Existence of Right of Way or Easement Fogle Drain recorded in Liber 1811, Page 216. - Parcel 1
5. Memorandum of Standard Utility Easement for Wind Energy Development recorded in Liber 1207, Page 459. Memorandum of Amended and Restated Standard Utility Easement for Wind Energy Development recorded in Liber 1274, Page 174. - Parcels 1 & 2
6. Affidavit Notification of Existence of Right of Way or Easement Fogle Drain recorded in Liber 1811, Page 210. - Parcel 2
7. Affidavit Notification of Existence of Right of Way or Easement Fisher Drain recorded in Liber 1809, Page 740. - Parcel 2
8. Rights or claims of parties in possession not shown by the Public Records.
9. Rights of others thereto entitled in and to the continued uninterrupted flow of water through ditch(es), stream(s), creek(s) or gully(ies) crossing the Land, or an abutting pond incident to the Land, without diminution.
10. Easements, restrictions, rights-of-way, and road and/or highway rights-of-way of usual and ordinary nature, of record.
11. Rights of the public and any Governmental Agency in and to any part of subject property taken, used or deeded for street, road or highway purposes.
12. This policy does not insure against loss or damage by reason of the following:
 - (a) 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.
 - (b) Easements, liens or encumbrances or claims thereof, which are not shown by the Public Records.
 - (c) Any lien or right to lien for services, labor or material imposed by law and not shown by the Public Records.

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PRELIMINARY

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