

Cover page for:

Preliminary Title Insurance Schedules

Preliminary title insurance schedules prepared by:

Hassett Title Company, Inc.

(File Number: 202157118)

Auction Tract 20

(Monroe County, Michigan)

For February 25, 2021 auction to be conducted by:

Schrader Real Estate and Auction Company, Inc.

On behalf of:

Gary Heath, Linda Heath and/or LG Real Estate LLC

ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Transaction Identification Data for reference only:

Issuing Agent: Hassett Title Company, Inc.
Issuing Office: 33 E. Front Street, Monroe, MI 48161
Issuing Office's ALTA® Registry ID:
Loan ID Number:
Commitment Number: 202157118
Issuing Office File Number: 202157118
Property Address: 16548 Cone Road, Milan, MI 48160
Revision Number:

1. Commitment Date: January 21, 2021 at 8:00 A.M.

2. Policy to be issued:

Proposed Policy Amount

(a) 2006 ALTA Owner's Policy Standard

Proposed Insured:

(b) 2006 ALTA Loan Policy Standard

Proposed Insured:

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:

Gary A. Heath and Linda M. Heath, husband and wife

5. The Land is described as follows:

Land Situated in the Township of Milan, Monroe County, Michigan, described as:

East ½ of the Southwest ¼ of Section 14, Town 5 South, Range 6 East.

Tax ID No. 58-11-014-029-00

STEWART TITLE GUARANTY COMPANY

Douglas W. Hassett
Authorized Countersignature

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File No. 202157118

ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 1 of 1



ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Requirements

File No.: 202157118

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. Provide satisfactory evidence to the Company that the improvements located on the property to be insured do not or will not include any house trailer, mobile home or manufactured housing unit.
6. RECORD WARRANTY DEED FROM OWNER TO THE PARTY TO BE INSURED.
7. **[Specific lien information has been redacted. All liens are to be satisfied and removed at or prior to closing.]**
8. **[Specific lien information has been redacted. All liens are to be satisfied and removed at or prior to closing.]**
9. All taxes paid through 2019. 2020 Summer taxes are paid, amount is \$1,161.23. 2020 Winter taxes are UNPAID, amount is \$2,614.92.
10. Payment of unpaid taxes and special assessments, plus interest and penalty, interest and collection fees, if any, or same to be shown on final policy.
11. Possible special assessment for drain cleaning by the Monroe County Drain Commissioner. Contact the Drain Commission at (734) 240-3108 for additional information and amount due.
12. Tax ID No. 58-11-014-029-00.

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Page 1 of 1



ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

File No.: 202157118

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. Rights or claims of parties in possession not shown by the Public Records.
3. Easements, or claims of easements, not shown by the Public Records.
4. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the Land.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. Taxes and assessments that become a lien against the property after date of closing. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or loss of any principal residence exemption status for the insured premises.
8. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
9. Farmland Development Rights Agreement dated August 1, 2018 and recorded August 1, 2018 as Document No. 2018R13630.
10. Affidavit Attesting that Qualified Agricultural Property or Qualified Forest shall remain Qualified Agricultural Property recorded December 28, 2012 as Document No. 2012R29972.
11. Easement to The State of Michigan for Highway Purposes dated July 7, 1948 and recorded September 2, 1948 in Liber 358, Page 574.

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MI ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 1 of 2



ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

12. Rights of the public in that part of land lying in a public road or highway.
13. Rights of the public in that part of land lying in river, creek or drain.
14. LIENS OR CHARGES WHICH MAY BECOME DUE OR A LIEN UPON THE PROPERTY DUE TO BOND CHARGES FOR SEWER/WATER PURSUANT TO MICHIGAN STATUTES AND TOWNSHIP ORDINANCES.

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MI ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 2 of 2

