

LAND AUCTION

Tuesday, December 19 • 6pm

- Hillsdale County, Michigan
- 5± Miles S of Hillsdale
- 5± Miles E of Reading
- 20± Miles SE of Coldwater

Auction Held at the Cambria Baptist Church - Hillsdale, MI



INFORMATION BOOK

IMPORTANT



- Great Location at the Corner of Reading & Cambria Roads
- Productive Tillable Farmland • Country Home & Outbuildings
- Recreational Opportunities • Potential Building Sites

237± Acres

Offered in 7 Tracts or Combinations

SCHRADER
Real Estate and Auction Company, Inc.

800.451.2709 • www.SchraderAuction.com

2% Buyer's Premium

ONLINE BIDDING AVAILABLE

DISCLAIMER:

This information booklet includes information obtained or derived from third-party sources. Although believed to be accurate and from reliable sources, such information is subject to verification and is not intended as a substitute for a prospective buyer's independent review and investigation of the property. Prospective buyers are responsible for completing their own due diligence.

THIS PROPERTY IS OFFERED "AS IS, WHERE IS". NO WARRANTY OR REPRESENTATION, STATED OR IMPLIED, IS MADE CONCERNING THE PROPERTY. Without limiting the foregoing, Owner and Auction Company and their respective agents and representatives, assume no liability for (and disclaim any and all promises, representations and warranties with respect to) the information and reports contained herein.

Owners: JoAn Bowman, Trust Officer for County National Bank, Personal Representative of The Mary Lucile Mandrick Estate



SCHRADER REAL ESTATE & AUCTION CO., INC.
950 N. Liberty Dr., Columbia City, IN 46725
260-244-7606 or 800-451-2709
SchraderAuction.com

AUCTION TERMS & CONDITIONS:

PROCEDURE: The property will be offered in 7 individual tracts, any combination of tracts (Subject to "Swing" Tract Limitations) & as a total 237± acre unit. There will be open bidding on all tracts & combinations during the auction as determined by the Auctioneer. Bids on tracts, tract combinations & the total property may compete.

BUYER'S PREMIUM: 2% Buyer's Premium.

DOWN PAYMENT: 10% down payment on the day of auction for individual tracts or combinations of tracts. The down payment may be made in the form of cashiers check, personal check, or corporate check. YOUR BIDDING IS NOT CONDITIONAL UPON FINANCING, so be sure you have arranged financing, if needed, & are capable of paying cash at closing.

ACCEPTANCE OF BID PRICES: All successful bidders will be required to enter into Purchase Agreements at the auction site immediately following the close of the auction. All final bid prices are subject to the Sellers acceptance or rejection.

EVIDENCE OF TITLE: Seller shall provide an owners title insurance policy in the amount of the purchase price.

DEED: Property to be conveyed by Personal Representatives Deed (subject to Permitted Exceptions).

CLOSING: The targeted closing date will be approximately 45 days after the

auction.

POSSESSION: At closing.

REAL ESTATE TAXES: Real Estate taxes will be prorated to the date of closing.

CAMBRIA TOWNSHIP: Any property divisions created by the auction will be subject to Cambria Township split approval.

PROPERTY INSPECTION: Each potential Bidder is responsible for conducting, at their own risk, their own independent inspections, investigations, inquiries & due diligence concerning the property. Inspection dates have been scheduled & will be staffed w/ auction personnel. Further, Seller disclaims any & all responsibility for Bidders safety during any physical inspection of the property. No party shall be deemed an invitee of the property by virtue of the offering of the property for sale.

ACREAGE: All tract acreages, dimensions, & proposed boundaries are approximate & have been estimated based on current legal descriptions and/or aerial photos.

SURVEY: The Seller shall provide a new survey where there is no existing legal description or where new boundaries are created by the tract divisions in this auction. Any need for a new survey shall be determined solely by the Seller. Seller & successful bidder shall each pay half (50:50) of the cost of the survey. The type of survey performed shall be at the Sellers option & sufficient for providing title insurance. Combination purchases will receive a

perimeter survey only.

AGENCY: Schrader Real Estate & Auction Company, Inc. & its representatives are exclusive agents of the Seller.

DISCLAIMER & ABSENCE OF WARRANTIES: All information contained in this brochure & all related materials are subject to the terms & conditions outlined in the Purchase Agreement. The property is being sold on an AS IS, WHERE IS basis, & no warranty or representation, either expressed or implied, concerning the property is made by the Seller or the Auction Company. All sketches & dimensions in the brochure are approximate. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquiries, & due diligence concerning the property. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors, or omissions is assumed by the Seller or the Auction Company. Conduct of the auction & increments of bidding are at the direction & discretion of the Auctioneer. The Seller & Selling Agents reserve the right to preclude any person from bidding if there is any question as to the persons credentials, fitness, etc. All decisions of the Auctioneer are final. **ANY ANNOUNCEMENTS MADE THE DAY OF THE SALE TAKE PRECEDENCE OVER PRINTED MATERIAL OR ANY OTHER ORAL STATEMENTS MADE.**

AUCTION MANAGER: Kevin Jordan • 800.451.2709 #6502397357

Schrader Real Estate & Auction Company, Inc.

800.451.2709 • MI Real Estate Broker Lic. #6505397356

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REGISTRATION FORMS

BIDDER PRE-REGISTRATION FORM

TUESDAY, DECEMBER 19, 2023
237± ACRES – HILLSDALE, MICHIGAN

For pre-registration, this form must be received at Schrader Real Estate and Auction Company, Inc.,
P.O. Box 508, Columbia City, IN, 46725,
Email to auctions@schraderauction.com or fax to 260-244-4431, no later than Tuesday, December 12, 2023.
Otherwise, registration available onsite prior to the auction.

BIDDER INFORMATION

(FOR OFFICE USE ONLY)

Name _____

Bidder # _____

Address _____

City/State/Zip _____

Telephone: (Res) _____ (Office) _____

My Interest is in Tract or Tracts # _____

BANKING INFORMATION

Check to be drawn on: (Bank Name) _____

City, State, Zip: _____

Contact: _____ Phone No: _____

HOW DID YOU HEAR ABOUT THIS AUCTION?

Brochure Newspaper Signs Internet Radio TV Friend

Other _____

WOULD YOU LIKE TO BE NOTIFIED OF FUTURE AUCTIONS?

Regular Mail E-Mail E-Mail address: _____

Tillable Pasture Ranch Timber Recreational Building Sites

What states are you interested in? _____

Note: If you will be bidding for a partnership, corporation or other entity, you must bring documentation with you to the auction which authorizes you to bid and sign a Purchase Agreement on behalf of that entity.

I hereby agree to comply with terms of this sale including, but not limited to, paying all applicable buyer's premiums, and signing and performing in accordance with the contract if I am the successful bidder. Schrader Real Estate and Auction Company, Inc. represents the Seller in this transaction.

Signature: _____ Date: _____

Online Auction Bidder Registration
237± Acres • Hillsdale County, Michigan
Tuesday, December 19, 2023

This form and deposit are only required if you cannot attend the auction and wish to bid remotely through our online bidding system.

This registration form is for the auction listed above only. The person signing this form is personally responsible for any bids placed on the auction site, whether bidding on behalf of their personal account or on behalf of a corporation or other third party. If you are bidding on behalf of a third party, you are responsible for obtaining the necessary documentation authorizing you to bid on behalf of the third party. Schrader Real Estate and Auction Co., Inc. will look to the herein registered bidder for performance on any bid placed on this auction if you are the successful high bidder.

As the registered bidder, I hereby agree to the following statements:

1. My name and physical address is as follows:

My phone number is: _____

2. I have received the Real Estate Bidder's Package for the auction being held on Tuesday, December 19, 2023 at 6:00 PM (EST).
3. I have read the information contained in the Real Estate Bidder's Package as mailed to me or by reading the documents on the website (www.schraderauction.com) and understand what I have read.
4. I hereby agree to comply with all terms of this sale, including paying all applicable buyer's premiums, and signing and performing in accordance with the Real Estate Purchase Agreement if I am the successful bidder.
5. I understand that Schrader Real Estate and Auction Co., Inc. represent the Seller in this transaction.
6. I am placing a deposit with Schrader Real Estate and Auction Co., Inc. Escrow in the amount of \$_____. I understand that the maximum bid or combination of bids I place may not exceed an amount equal to ten times the amount of my deposit. My deposit is being conveyed herewith in the form of a cashier's check payable to Schrader Real Estate and Auction, Co., Inc. Escrow or via wire transfer to the escrow account of Schrader Real Estate and Auction, Co., Inc. per the instructions below. I understand that my deposit money will be returned in full via wire transfer on the next business day if I am not the successful high bidder on any tract or combination of tracts.

Schrader Real Estate & Auction Company, Inc.
950 North Liberty Drive / P.O. Box 508, Columbia City, IN 46725
Phone 260-244-7606; Fax 260-244-4431; email: auctions@schraderauction.com

For wire instructions please call 1-800-451-2709.

7. My bank routing number is _____ and bank account number is _____.
(This for return of your deposit money). My bank name, address and phone number is:

8. **TECHNOLOGY DISCLAIMER:** Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors, make no warranty or guarantee that the online bidding system will function as designed on the day of sale. Technical problems can and sometimes do occur. If a technical problem occurs and you are not able to place your bid during the live auction, Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors will not be held liable or responsible for any claim of loss, whether actual or potential, as a result of the technical failure. I acknowledge that I am accepting this offer to place bids during a live outcry auction over the Internet *in lieu of actually attending the auction* as a personal convenience to me.

9. This document and your deposit money must be received in the office of Schrader Real Estate & Auction Co., Inc. by **4:00 PM, Tuesday, December 12, 2023**. Send your deposit and return this form via fax or email to: **260-244-4431 or auctions@schraderauction.com**.

I understand and agree to the above statements.

Registered Bidder's signature

Date

Printed Name

This document must be completed in full.

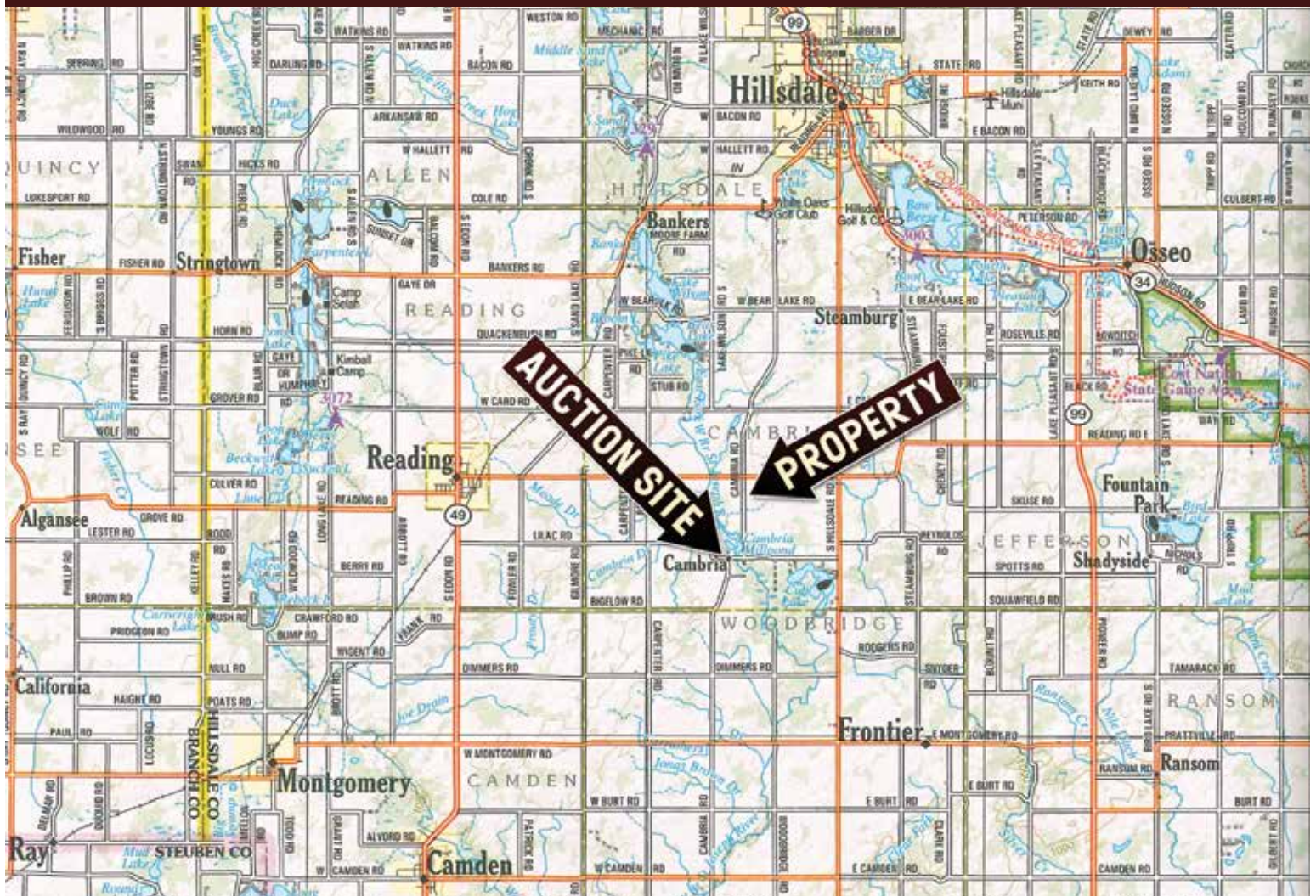
Upon receipt of this completed form and your deposit money, you will be sent a bidder number and password via e-mail. Please confirm your e-mail address below:

E-mail address of registered bidder: _____

Thank you for your cooperation. We hope your online bidding experience is satisfying and convenient. If you have any comments or suggestions, please send them to: kevin@schraderauction.com or call Kevin Jordan at 260-244-7606.

LOCATION & TRACT MAPS

LOCATION & TRACT MAPS

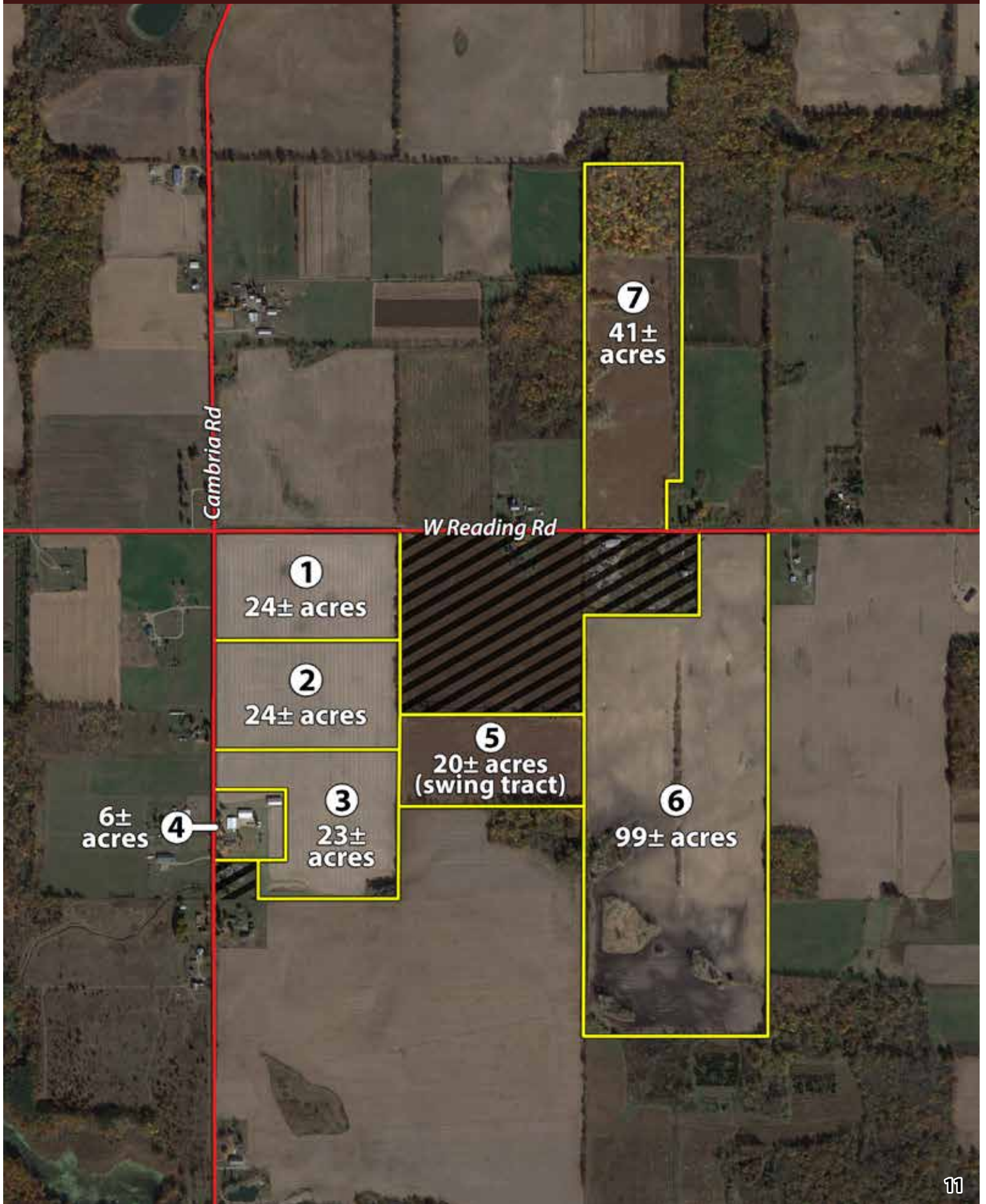


AUCTION LOCATION: Cambria Baptist Church, 2772 Lilac Rd, Hillsdale, MI

PROPERTY LOCATION: From downtown Reading, travel east on Reading Rd (Michigan St) 5 miles to the property.

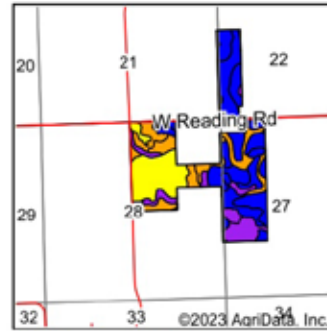
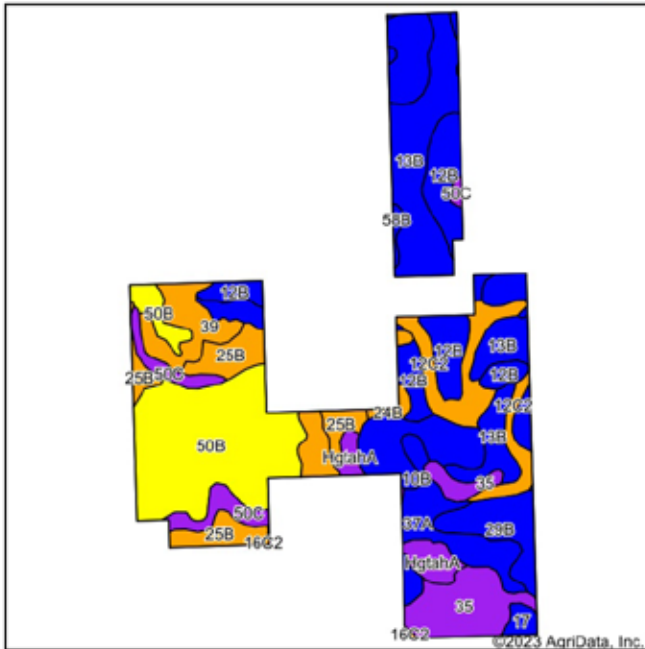
Home address: 6451 Cambria Rd, Hillsdale, MI 49242

LOCATION & TRACT MAPS



MAPS

SURETY SOILS MAP



State: **Michigan**
 County: **Hillsdale**
 Location: **28-7S-3W**
 Township: **Cambria**
 Acres: **242.44**
 Date: **10/30/2023**

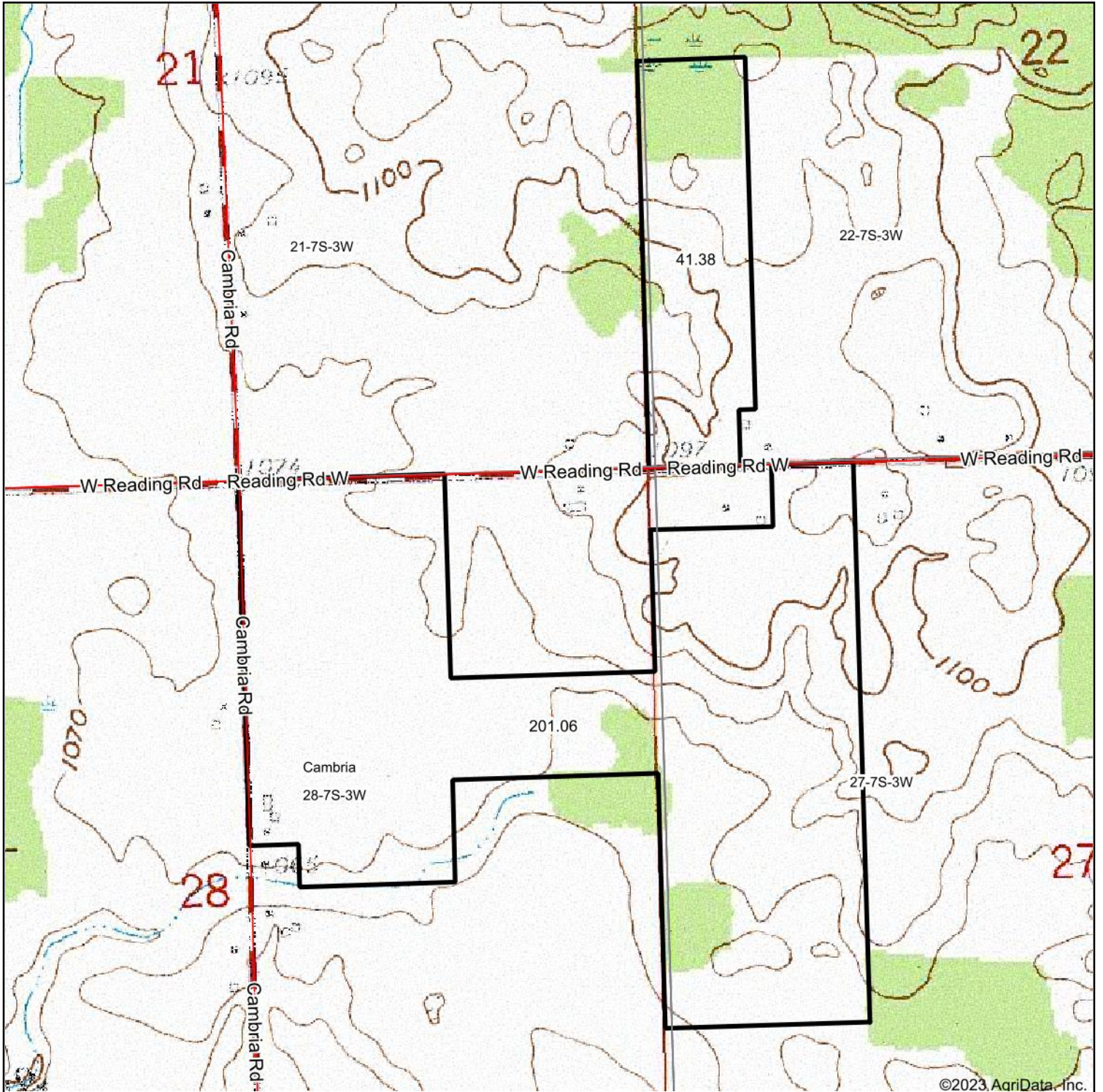


Soils data provided by USDA and NRCS.

Code	Soil Description	Acres	Percent of field	Non-Irr Class Legend	Non-Irr Class	Irr Class	Corn Bu	Corn Irrigated Bu	Com silage Tons	Corn silage Irrigated Tons	Irish potatoes Irrigated Cwt	Oats Bu	Soybeans Bu	Soybeans Irrigated Bu	Winter wheat Bu		
50B	Coloma sand, 0 to 6 percent slopes	47.70	19.7%		IVs	IIIe	55	170	7		350	45	18	55	25		
13B	Conover loam, 1 to 4 percent slopes	38.56	15.9%			IIe	120		18			100	36		60		
12B	Williamstown-Conover complex, 1 to 6 percent slopes	36.58	15.1%			IIe	120						42		54		
35	Palms muck	17.37	7.2%		Vw												
25B	Thetford loamy sand, 0 to 4 percent slopes	15.52	6.4%			IIIw	85	148	14	22		65	32		35		
12C2	Wawasee loam, 6 to 12 percent slopes, eroded	15.35	6.3%			IIIe	124		16.7				37		51		
37A	Matherton loam, 0 to 3 percent slopes	14.08	5.8%			IIw	110		18			90	36		45		
10B	Hillsdale-Riddles complex, 2 to 6 percent slopes	13.21	5.4%			IIe	110	175	18	27		80	40	55	48		
29B	Steamburg sandy loam, 2 to 6 percent slopes	10.25	4.2%			IIIs	105		17			80	35		55		
39	Gifford fine sandy loam, till plain, 0 to 2 percent slopes	10.05	4.1%			IIIw	146						33		59		
50C	Coloma sand, 6 to 18 percent slopes	8.50	3.5%			VIs											
HgtahA	Houghton muck, 0 to 1 percent slopes	6.15	2.5%			Vw											
15B	Boyer loamy sand, 1 to 6 percent slopes	4.16	1.7%			IIIs	IIe										
17	Sebewa loam, disintegration moraine, 0 to 2 percent slopes	1.97	0.8%			IIw											
24B	Spinks loamy sand, 0 to 6 percent slopes	1.86	0.8%			IIIs	IIIe	75	165	13	24	60	27	50	30		
58B	Seward loamy sand, 0 to 4 percent slopes	0.82	0.3%			IIIs		90				75	32		38		
16C2	Fox sandy loam, Huron Lobe, 6 to 12 percent slopes, eroded	0.31	0.1%			IIIe	80		14.4				20		43		
Weighted Average							3.02	*	85.2	53.7	9.1	3.1	68.9	42.6	27.5	14.2	38.5

* - Irr Class weighted average cannot be calculated on the current soils data due to missing data.

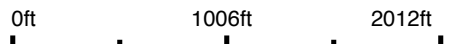
TOPOGRAPHY MAP



©2023 AgriData, Inc.



Map Center: 41° 50' 18.57, -84° 39' 11.31

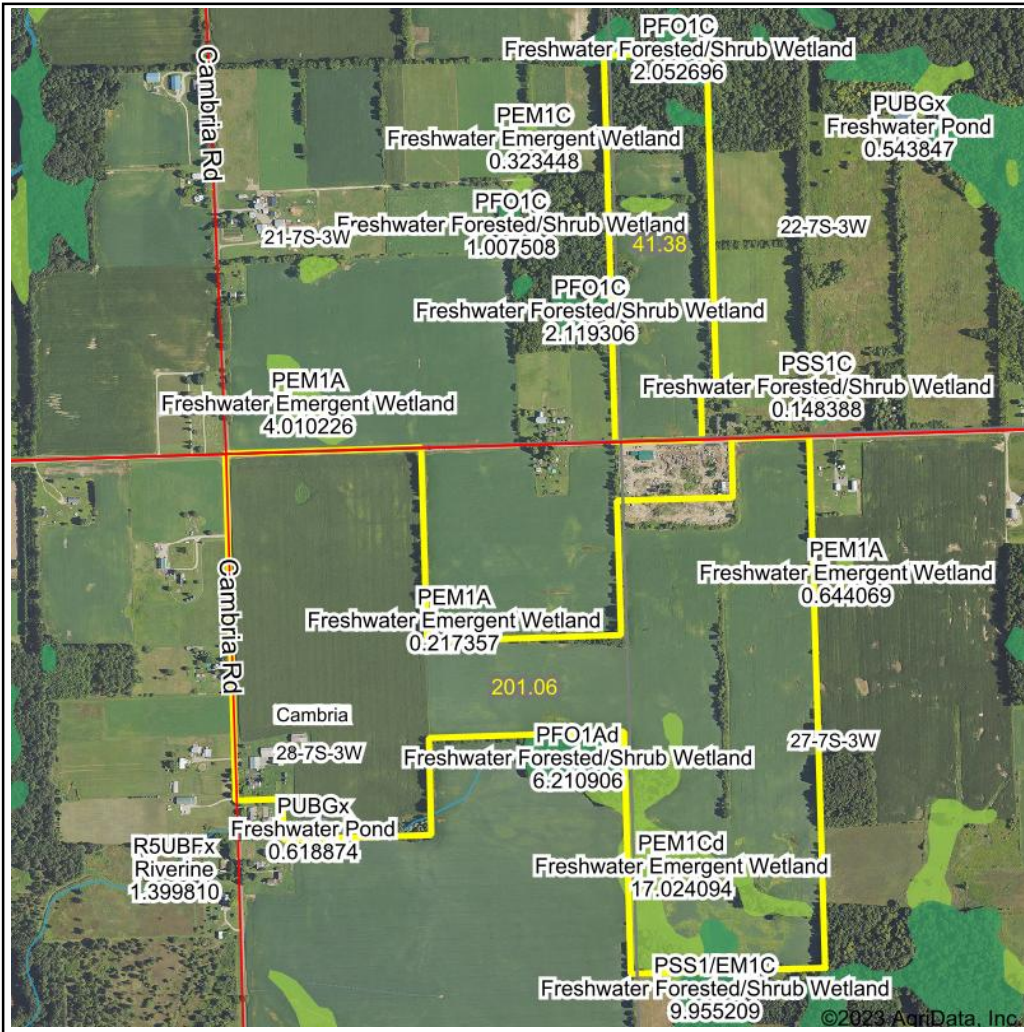


28-7S-3W
Hillsdale County
Michigan



10/30/2023

WETLANDS MAP



State: **Michigan**
 Location: **28-7S-3W**
 County: **Hillsdale**
 Township: **Cambria**
 Date: **10/30/2023**



Maps Provided By:



0ft 1443ft 2886ft

Classification Code	Type	Acres
PEM1Cd	Freshwater Emergent Wetland	15.20
PFO1C	Freshwater Forested/Shrub Wetland	2.25
PSS1/EM1C	Freshwater Forested/Shrub Wetland	1.60
PFO1Ad	Freshwater Forested/Shrub Wetland	0.75
PEM1C	Freshwater Emergent Wetland	0.70
PUBGx	Freshwater Pond	0.62
R5UBFx	Riverine	0.14
Total Acres		21.26

Data Source: National Wetlands Inventory website. U.S. DoI, Fish and Wildlife Service, Washington, D.C. <http://www.fws.gov/wetlands/>

COUNTY TAX INFORMATION

COUNTY TAX INFORMATION

Tracts 1-5



General Property Information

This map is neither a legally recorded map nor a survey and is not intended to be used as one. This map and report is a compilation of records, information and data provided by various township, city, village, county, state and federal offices and other sources regarding the area shown, and is to be used for reference purposes only. The user of this map and report acknowledges that the Township/City/County shall not be liable for any damages, and expressly waives all claims, and agrees to defend, indemnify, and hold harmless the Township/City/County from any and all claims brought by the User, its employees or agents, or third parties which arise out of the User's access or use of the data provided.

Report and Property Data compiled as of July 20, 2023

Parcel ID: 30 11 028 200 006 28 7 3
 Property Address: 6451 CAMBRIA RD
 City/Twp/Village: CAMBRIA TWP

Assessor Acreage: 97.01
 Property Class: 101
 School District: READING COMMUNITY

Tax Description

W1/2 NE1/4 N1/2 SE1/4 NE1/4 EXC COM SW COR THEREOF TH N 270 FT TH E 321 FT TH S 270 FT TH W 321 FT TO POB SEC 28 T7S R3W 98.02 A M/LSPLIT ON 07/21/2005 FROM 11 028 200 001 28 7 3;

Tax Information

PRE/Qual Ag %: 100
 Land Value: 378,140
 Land Imp Value: 1,639
 Building Value: 194,777
 True Cash Value: 574,556

2023 SEV: 287,300
 2023 Taxable Value: 133,589
 Liber/Page(1-2-3):
 ECF Table: CAMBRIA AGRICULTURE
 Land Table: 1001 AGRICULTURAL

2022 SEV: 282,200
 2022 Taxable Value: 127,228

	Summer Taxes 2023	Winter Taxes 2022	Village Taxes 2023
Base Tax:	\$ 1,451.02	\$ 1,764.84	0
Special Asmt:	0	0	0
Admin Fee:	0	0	0
Total Tax:	\$ 1,451.02	\$ 1,764.84	0
Amount Paid:	0	\$ 1,764.84	0
Interest:	0	0	0
Paid Date:	*	12/13/2022	*
Balance Due:	\$ 1,451.02	0	0

Total Delinquent Tax: \$0.00

* Tax Payment data is provided by some, but not all local Treasurers and is current with data provided as of Report Date above
 * Please contact the appropriate City/Village/Township Treasurer for up to date information.
 * For payoff amounts or a breakdown of delinquent taxes contact the County Treasurer's office at (517) 437-4700

COUNTY TAX INFORMATION

Tract 6

**General
Property
Information**

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**Report and Property Data
compiled as of
July 20, 2023**

Parcel ID: 30 11 027 100 003 27 7 3
Property Address:
City/Twp/Village: CAMBRIA TWP

Assessor Acreage: 77.75
Property Class: 102
School District: READING COMMUNITY

Tax Description

W1/2 NW1/4 EXC COM AT NW COR TH S 400 FT TH E 790 FT TH N 400 FT TH W 790 FT TO POB ALSO NW1/4 NW1/4 SW1/4 EXC S 5 A SEC 27 T7S R3W 77.75 A M/L

Tax Information

PRE/Qual Ag %: 100	2023 SEV: 150,400	2022 SEV: 159,100
Land Value: 300,760	2023 Taxable Value: 41,437	2022 Taxable Value: 39,464
Land Imp Value: 0	Liber/Page(1-2-3): 490/617 - 391/155	
Building Value: 0	ECF Table: CAMBRIA AGRICULTURE	
True Cash Value: 300,760	Land Table: 1001 AGRICULTURAL	



	Summer Taxes 2023	Winter Taxes 2022	Village Taxes 2023
Base Tax:	\$ 450.08	\$ 547.39	0
Special Asmt:	0	0	0
Admin Fee:	0	0	0
Total Tax:	\$ 450.08	\$ 547.39	0
Amount Paid:	0	\$ 547.39	0
Interest:	0	0	0
Paid Date:	*	12/13/2022	*
Balance Due:	\$ 450.08	0	0

Total Delinquent Tax: \$0.00

* Tax Payment data is provided by some, but not all local Treasurers and is current with data provided as of Report Date above
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COUNTY TAX INFORMATION

Tract 7

General Property Information

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Report and Property Data compiled as of July 20, 2023

Parcel ID: 30 11 022 300 001 22 7 3
Property Address:
City/Twp/Village: CAMBRIA TWP

Assessor Acreage: 41.40
Property Class: 102
School District: HILLSDALE COMM PUBLIC SCHS

Tax Description

COM NW COR SW1/4 TH E 697 FT TH S 2276 FT TH W 100 FT TH S 364 FT TH W 597 FT TH N 2640 FT TO POB SEC 22 T7S R3W 41.40 A M/L

Tax Information

PRE/Qual Ag %: 100	2023 SEV: 74,200	2022 SEV: 80,000
Land Value: 148,390	2023 Taxable Value: 22,230	2022 Taxable Value: 21,172
Land Imp Value: 0	Liber/Page(1-2-3): 593/990 - 490/617 - 480/736	
Building Value: 0	ECF Table: CAMBRIA AGRICULTURE	
True Cash Value: 148,390	Land Table: 1001 AGRICULTURAL	

Summer Taxes	Winter Taxes	Village Taxes
2023	2022	2023

Total Delinquent Tax: \$0.00

Base Tax:	\$ 241.46	\$ 234.76	0
Special Asmt:	0	0	0
Admin Fee:	0	0	0
Total Tax:	\$ 241.46	\$ 234.76	0
Amount Paid:	0	\$ 234.76	0
Interest:	0	0	0
Paid Date:	*	12/13/2022	*
Balance Due:	\$ 241.46	0	0

* Tax Payment data is provided by some, but not all local Treasurers and is current with data provided as of Report Date above
 * Please contact the appropriate City/Village/Township Treasurer for up to date information.
 * For payoff amounts or a breakdown of delinquent taxes contact the County Treasurer's office at (517) 437-4700

FSA INFORMATION

FSA INFORMATION

MICHIGAN
HILLSDALE
Form: FSA-156EZ



United States Department of Agriculture
Farm Service Agency

FARM : 5280
Prepared : 11/28/23 6:21 AM CST
Crop Year : 2022

See Page 2 for non-discriminatory Statements.

Abbreviated 156 Farm Record

Operator Name :
CRP Contract Number(s) : None
Recon ID : None
Transferred From : None
ARCPLC G//F Eligibility : Eligible

Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
246.61	199.59	199.59	0.00	0.00	0.00	0.00	0.0	Active	1
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped		CRP	MPL	DCP Ag.Rel. Activity	SOD	
0.00	0.00	199.59	0.00		0.00	0.00	0.00	0.00	

Crop Election Choice

ARC Individual	ARC County	Price Loss Coverage
None	WHEAT, CORN, SOYBN	None

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Wheat	28.80	0.00	56	
Corn	126.50	0.00	106	0
Soybeans	44.29	0.00	37	0
TOTAL	199.59	0.00		

NOTES

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Tract Number : 3138

Description : E9 22 27 28 CAMBRIA
FSA Physical Location : MICHIGAN/HILLSDALE
ANSI Physical Location : MICHIGAN/HILLSDALE
BIA Unit Range Number :
HEL Status : NHEL: No agricultural commodity planted on undetermined fields
Wetland Status : Wetland determinations not complete
WL Violations : None
Owners : MARY MANDRICK
Other Producers : None
Recon ID : None

Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
246.61	199.59	199.59	0.00	0.00	0.00	0.00	0.0

FSA INFORMATION

MICHIGAN
HILLSDALE
Form: FSA-156EZ



United States Department of Agriculture
Farm Service Agency

Abbreviated 156 Farm Record

FARM : 5280
Prepared : 11/28/23 6:21 AM CST
Crop Year : 2022

Tract 3138 Continued ...

State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	199.59	0.00	0.00	0.00	0.00	0.00

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
Wheat	28.80	0.00	56
Corn	126.50	0.00	106
Soybeans	44.29	0.00	37
TOTAL	199.59	0.00	

NOTES

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

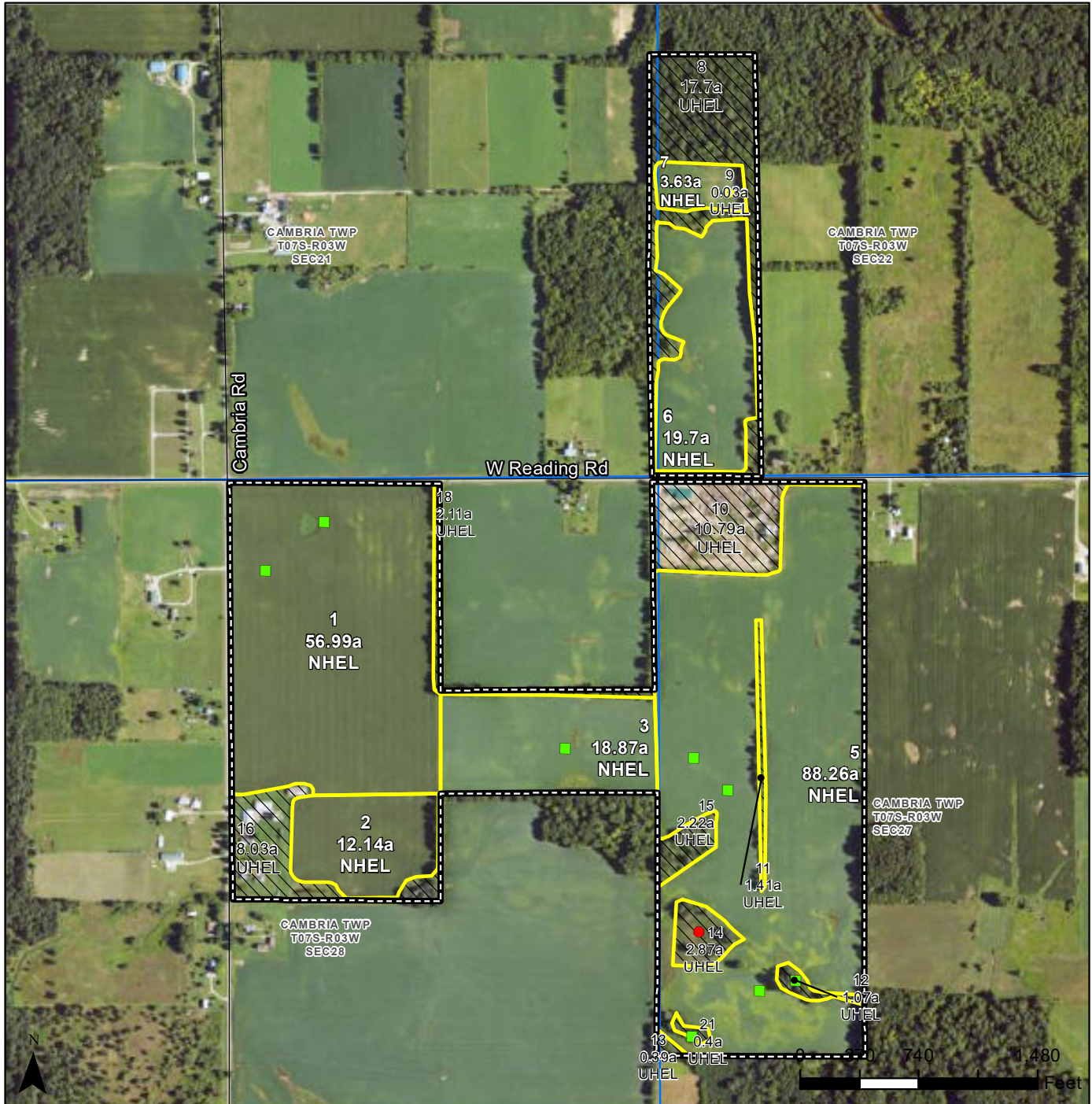
To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) e-mail: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.

FSA INFORMATION



Hillsdale County, Michigan

Name: _____ Share: _____
 Name: _____ Share: _____
 Name: _____ Share: _____



- Common Land Unit**
- Common Land Unit*
 - Non-Cropland
 - Tract Boundary
 - Section Lines
- Cropland** vs **Noncropland**

- Wetland Determination Identifiers**
- Restricted Use
 - ▼ Limited Restrictions
 - Exempt from Conservation Compliance Provisions
 - ⊕ Areas of Concern as of 9/30/23

- This box is applicable ONLY for certification maps. Options only valid if checked.**
- Shares - 100% OP
 - Certified Organic
 - All Crops - Non-Irrigated
 - CORN - YEL/GR
 - WHEAT - GR (SRW or SWW)
 - SOYS - COM/GR
 - ALFALFA - FG or GZ
 - DRY BEANS - DE
 - MIXFG - FG or GZ

2024 Program Year
 CLU Date: October 4, 2023
 2022 NAIP Imagery

Farm 5280
Tract 3138

United States Department of Agriculture (USDA) Farm Service Agency (FSA) maps are for FSA Program administration only. This map does not represent a legal survey or reflect actual ownership; rather it depicts the information provided directly from the producer and/or National Agricultural Imagery Program (NAIP) imagery. The producer accepts the data 'as is' and assumes all risks associated with its use. USDA-FSA assumes no responsibility for actual or consequential damage incurred as a result of any user's reliance on this data outside FSA Programs. Wetland identifiers do not represent the size, shape, or specific determination of the area. Areas of Concern represent potential wetland violations (CW, CW+Yr, CWNA, 24 CWTE, MIW, MWM, WX) included in the NRCS Certified Wetland Determination dataset. Refer to your original determination (CPA-026 and attached maps) for exact boundaries and determinations or contact USDA Natural Resources Conservation Service (NRCS). Alternate year NAIP imagery may be displayed for tracts located in other states or along state borders.

LEAD BASED PAINT DISCLOSURE

LEAD BASED PAINT DISCLOSURE

Property address:

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) Purchaser has received copies of all information listed above.

(d) Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

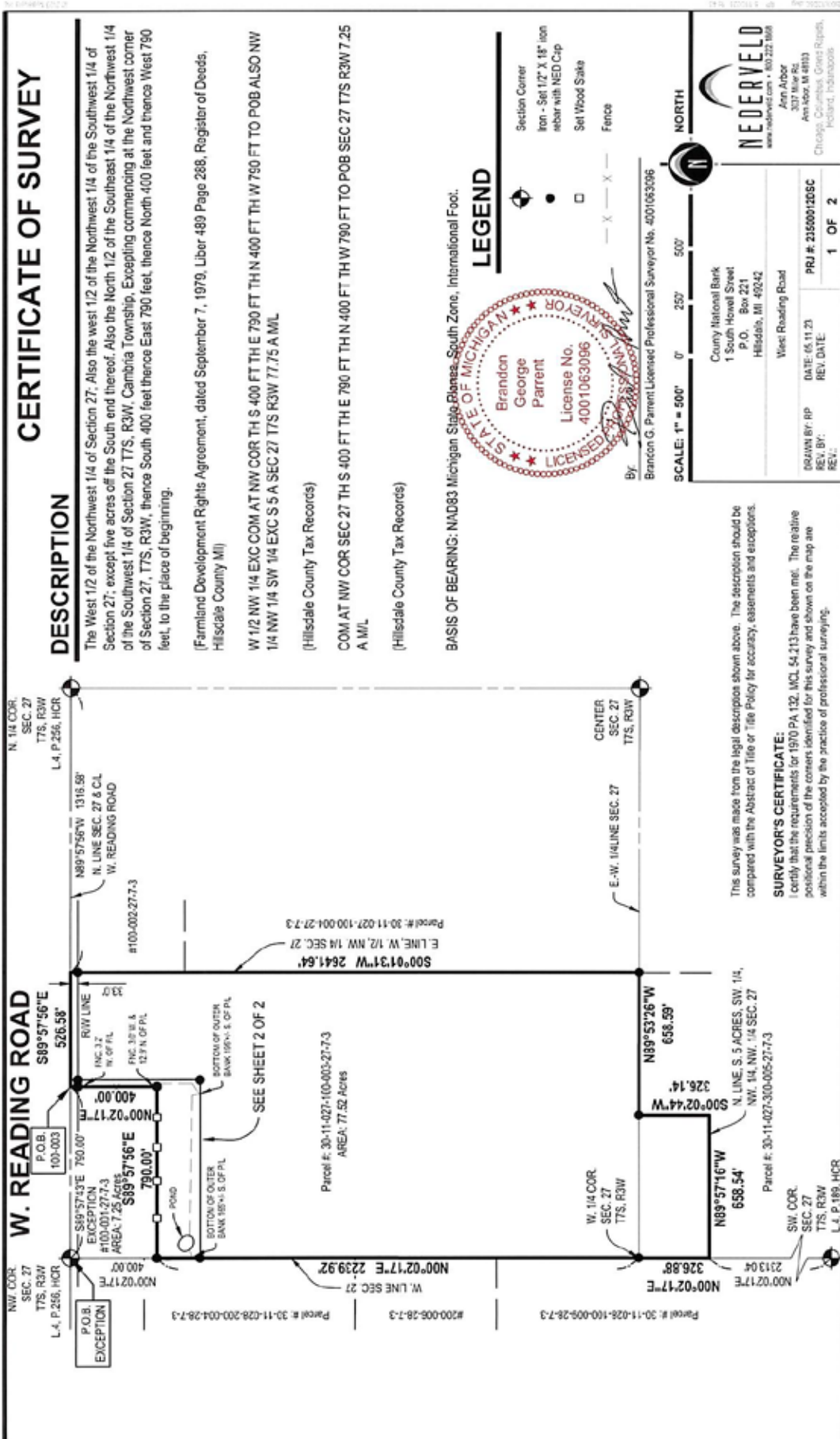
Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Seller	<u>Marc Manerick Estate</u>	<u>11.20.23</u>	Seller		Date
	<u>John Bourne, Jr.</u>	<u>TELES</u>			
	<u>CNB P.R.</u>	<u>officer</u>			
Purchaser		Date	Purchaser		Date
Agent		Date	Agent		Date

EXCEPTION SURVEY ON TRACT 6

EXCEPTION SURVEY ON TRACT 6



CERTIFICATE OF SURVEY

DESCRIPTION

The West 1/2 of the Northwest 1/4 of Section 27; Also the west 1/2 of the Northwest 1/4 of the Southwest 1/4 of Section 27; except five acres off the South end thereof. Also the North 1/2 of the Southeast 1/4 of the Northwest 1/4 of the Southwest 1/4 of Section 27 T7S, R3W, Cambria Township, Excepting commencing at the Northwest corner of Section 27, T7S, R3W, thence South 400 feet thence East 790 feet, thence North 400 feet and thence West 790 feet, to the place of beginning.

(Farmland Development Rights Agreement, dated September 7, 1979, Liber 489 Page 288, Registrar of Deeds, Hillsdale County MI)

W 1/2 NW 1/4 EXC COM AT NW COR TH S 400 FT TH E 790 FT TH N 400 FT TH W 790 FT TO POB ALSO NW 1/4 NW 1/4 SW 1/4 EXC S 5 A SEC 27 T7S R3W T7.75 A M/L

(Hillsdale County Tax Records)

COM AT NW COR SEC 27 TH S 400 FT TH E 790 FT TH N 400 FT TH W 790 FT TO POB SEC 27 T7S R3W 7.25 A M/L

(Hillsdale County Tax Records)

BASIS OF BEARING: NAD83 Michigan Single Plane, South Zone, International Foot.

This survey was made from the legal description shown above. The section should be compared with the Abstract of Title or Title Policy for accuracy, easements and exceptions.

SURVEYOR'S CERTIFICATE:
I certify that the requirements for 1970 PA 132, MCL 54.213 have been met. The relative positional precision of the corners identified for this survey and shown on the map are within the limits accepted by the practice of professional surveying.

PRELIMINARY TITLE

PRELIMINARY TITLE

ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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

Issuing Agent: American Title Company of Jackson
Issuing Office: 280 W. Cortland Street, Jackson, MI 49201
Issuing Office 's ALTA® Registry ID: 1070105
Loan ID No.:
Commitment No.: PRE-187496
Issuing Office File No.: 187496
Property Address: 6451 CAMBRIA RD. AND VACANT LAND READING RD., Hillsdale, MI 49242

1. **Commitment Date:** October 27, 2023 at 12:00 AM

2. **Policy to be issued:**

Proposed Amount of Insurance:

a. ALTA Owners Policy (07-1-2021)
Proposed Insured: PARTY TO BE INSURED 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:**

THE ESTATE OF MARY LEADERS MANDRICK, FORMERLY KNOWN AS MARY L. LEADERS, ALSO KNOWN AS MARY LUCILE MANDRICK, DECEASED

5. **The Land is described as follows:**

SEE SCHEDULE C ATTACHED HERETO

STEWART TITLE GUARANTY COMPANY

American Title Company of Jackson
280 W. Cortland
Jackson, MI 49201

BY



AUTHORIZED SIGNATURE SD

For Examining questions call: Karen Taylor

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File No.: 187496

010-UN ALTA Commitment for Title Insurance Schedule A (07-01-2021)



PRELIMINARY TITLE

ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Requirements

File No.: 187496

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. NOTE: The date of death for Mary Leaders Mandrick was February 23, 2022
REQUIREMENT: NONE-- THIS INFORMATION IS SHOWN FOR INFORMATIONAL PURPOSES ONLY AS IT MAY AFFECT THE PRINCIPLE RESIDENCE EXEMPTION ON SUBJECT PROPERTY.
6. NOTE: The Estate of Mary Lucile Mandrick, deceased, is pending in the Probate Court for the County of Hillsdale, File No. 22-36906DE, Informal Probate was granted on April 12, 2022 and County National Bank, Joan K. Bowman has been appointed Personal Representative of said estate.
7. REQUIREMENT: RECORD DEED FROM JOAN K. BOWMAN FOR COUNTY NATIONAL BANK PERSONAL REPRESENTATIVE OF THE ESTATE OF MARY LEADERS MANDRICK, FORMERLY KNOWN AS MARY L. LEADERS, ALSO KNOWN AS MARY LUCILE MANDRICK, DECEASED TO PARTY TO BE INSURED.
8. NOTE: If property to be insured contains a manufactured housing unit or mobile home, contact American Title Company of Jackson. Further requirements will be made at that time regarding the housing unit.

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File No.: 187496

010-UN ALTA Commitment for Title Insurance Schedule BI (07-01-2021)



PRELIMINARY TITLE

COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 187496

Policy No.: PRE-187496

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. Defects, lines, 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.
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 and existing water, mineral, oil and exploration rights.
4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting the Title that would be disclosed by an accurate and complete survey 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. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
8. Taxes and assessments which become due and payable or which become a lien against the property subsequent to the interest insured and deferred and/or installment payments of said taxes and assessments. 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.

SEE SCHEDULE B PART II CONTINUED

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



187496

PRELIMINARY TITLE

SCHEDULE B, PART II

(Continued)

9. NOTICE: Due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
10. Subject to the rights of the public or any governmental unit over any part of subject property taken, deeded or used for Cambria Road (as to parcel 1) .
11. Subject to the rights of the public or any governmental unit over any part of subject property taken, deeded or used for Reading Road (as to parcels 1, 2 and 3) .
12. Right of way in favor of Consumers Power Company as evidenced by instrument recorded in Liber 349, Page 359, Hillsdale County Records. (as to parcel 1)
13. Subject to the interest of the Gettings BR1 #111 Drain as evidenced by the Tax Roll Office. (as to parcels 1 and 2)
14. Subject to the interest of the Gettings Improvement #111 Drain as evidenced by the Tax Roll Office. (as to parcels 1, 3, 4, and 5)
15. Subject to any provisions contained in any instruments of record which provisions pertain to the transfer of divisions under Section 109(3) of the Subdivision Control Act of 1967, as amended.
16. Subject to liens for any tax and/or assessment which become due and payable on or after the effective date of this commitment.
REQUIREMENT: NONE ABOVE TO BE SHOWN ON POLICY.
17. PARCEL 1:
2023 summer taxes in the amount of \$1,451.02 paid.
2022 winter taxes in the amount of \$1,764.84 paid.
All previous taxes paid. Tax ID # 30-11-028-200-006-28-7-3
2023 SEV: \$287,300.00 2023 TAXABLE VALUE: \$133,589.00
School District: Reading Community
2023 Principal Residence Exemption: 100 %
NOTE: The Principal Residence Exemption status shown above is for informational purposes only, the accuracy of which is neither guaranteed nor insured.
SPECIAL ASSESSMENTS: AND UTILITIES: NONE OF RECORD

SEE SCHEDULE B PART II CONTINUED

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



187496

PRELIMINARY TITLE

SCHEDULE B, PART II (Continued)

18. PARCEL 2:
2023 summer taxes in the amount of \$241.46 paid.
2022 winter taxes in the amount of \$234.76 paid.
All previous taxes paid. Tax ID # 30-11-022-300-001-22-7-3
2023 SEV: \$74,200.00 2023 TAXABLE VALUE: \$22,230.00
School District: Hillsdale Community
2023 Principal Residence Exemption: 100 %
NOTE: The Principal Residence Exemption status shown above is for informational purposes only, the accuracy of which is neither guaranteed nor insured.
SPECIAL ASSESSMENTS: AND UTILITIES: NONE OF RECORD
19. PARCEL 3:
2023 summer taxes in the amount of \$450.08 paid.
2022 winter taxes in the amount of \$547.39 paid.
All previous taxes paid. Tax ID # 30-11-027-100-003-27-7-3
2023 SEV: \$150,400.00 2023 TAXABLE VALUE: \$41,437.00
School District: Reading Community
2023 Principal Residence Exemption: 100 %
NOTE: The Principal Residence Exemption status shown above is for informational purposes only, the accuracy of which is neither guaranteed nor insured.
SPECIAL ASSESSMENTS: AND UTILITIES: NONE OF RECORD
20. PARCEL 4:
2023 summer taxes in the amount of \$79.04 paid.
2022 winter taxes in the amount of \$76.82 paid.
All previous taxes paid. Tax ID # 30-11-027-300-005-27-7-3
2023 SEV: \$27,800.00 2023 TAXABLE VALUE: \$7,277.00
School District: Hillsdale Community
2023 Principal Residence Exemption: 100 %
NOTE: The Principal Residence Exemption status shown above is for informational purposes only, the accuracy of which is neither guaranteed nor insured.
SPECIAL ASSESSMENTS: AND UTILITIES: NONE OF RECORD
21. PARCEL 5:
2023 summer taxes in the amount of \$37.90 paid.
2022 winter taxes in the amount of \$46.04 paid.
All previous taxes paid. Tax ID # 30-11-027-300-003-27-7-3
2023 SEV: \$17,800.00 2023 TAXABLE VALUE: \$3,490.00
School District: Reading Community
2023 Principal Residence Exemption: 100 %
NOTE: The Principal Residence Exemption status shown above is for informational purposes only, the accuracy of which is neither guaranteed nor insured.
SPECIAL ASSESSMENTS: AND UTILITIES: NONE OF RECORD

SEE SCHEDULE B, PART II CONTINUED

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



187496

PRELIMINARY TITLE

SCHEDULE B, PART II

(Continued)

22. NOTE: If property is deemed commercial and/or contains assessed personal property located on same, contact American Title Company of Jackson with the name of the business located on said property, so that adequate personal property tax information can be obtained.
23. THIS PRELIMINARY COMMITMENT IS FOR INFORMATIONAL PURPOSES ONLY, AND THIS COMPANY ASSUMES NO LIABILITY UNTIL THIS COMMITMENT IS CONVERTED TO AN ACTUAL TITLE INSURANCE ORDER.

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



187496

PRELIMINARY TITLE

SCHEDULE C

PROPERTY DESCRIPTION

The land referred to is described as follows:

Land in Township of Cambria, Hillsdale County, Michigan described as:

PARCEL 1:

The West 1/2 of the Northeast 1/4, ALSO the North 1/2 of the Southeast 1/4 of the Northeast 1/4 all in Section 28, Town 7 South, Range 3 West, Cambria Township, Hillsdale County, Michigan

EXCEPTING THEREFROM : Commencing in the center of the highway at the Southwest corner of the Northeast 1/4 of Section 28, Town 7 South, Range 3 West and running thence North along the center of the highway 270 feet; thence East 158 feet; thence South 270 feet; thence West 158 feet to the place of beginning.

ALSO EXCEPT: Commencing in the center of the highway at the Southwest corner of the Northeast 1/4 of Section 28, Town 7 South, Range 3 West; Cambria Township, Hillsdale County, Michigan; thence running East 158 feet along the Northeast 1/4 Section line to the point of beginning; thence running North 270 feet; thence East 163 feet; thence South 270 feet; thence West 163 feet to the point of beginning.

PARCEL 2:

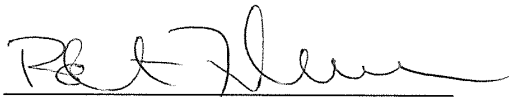
Commencing at the Northwest corner of the Southwest 1/4 of Section 22, Town 7 South, Range 3 West; Cambria Township, Hillsdale County, Michigan, thence East 697 feet, thence South 2276 feet; thence West 100 feet; thence South 364 feet, thence West 597 feet, thence North 2640 feet to the place of beginning.

PARCELS 3, 4 AND 5:

The West 1/2 of the Northwest 1/4 of Section 27, Town 7 South, Range 3 West, Cambria Township, Hillsdale County, Michigan, ALSO the West 1/2 of the Northwest 1/4 of the Southwest 1/4 of Section 27, EXCEPT 5 acres off the South end thereof; ALSO the North 1/2 of the Southeast 1/4 of the Northwest 1/4 of the Southwest 1/4 of Section 27, Town 7 South, Range 3 West, Cambria Township, Hillsdale County, Michigan.

ALSO: The Northeast 1/4 of the Northwest 1/4 of the Southwest 1/4 of Section 27, Town 7 South, Range 3 West, Cambria Township, Hillsdale County, Michigan.

ALSO EXCEPTING: Commencing at the Northwest corner of Section 27, Town 7 South, Range 3 West, Cambria Township, Hillsdale County, Michigan, thence South 400 feet; thence East 790 feet; thence North 400 feet and thence West 790 feet to the place of beginning.



187496

PHOTOS

PHOTOS



PHOTOS



PHOTOS



PHOTOS



PHOTOS



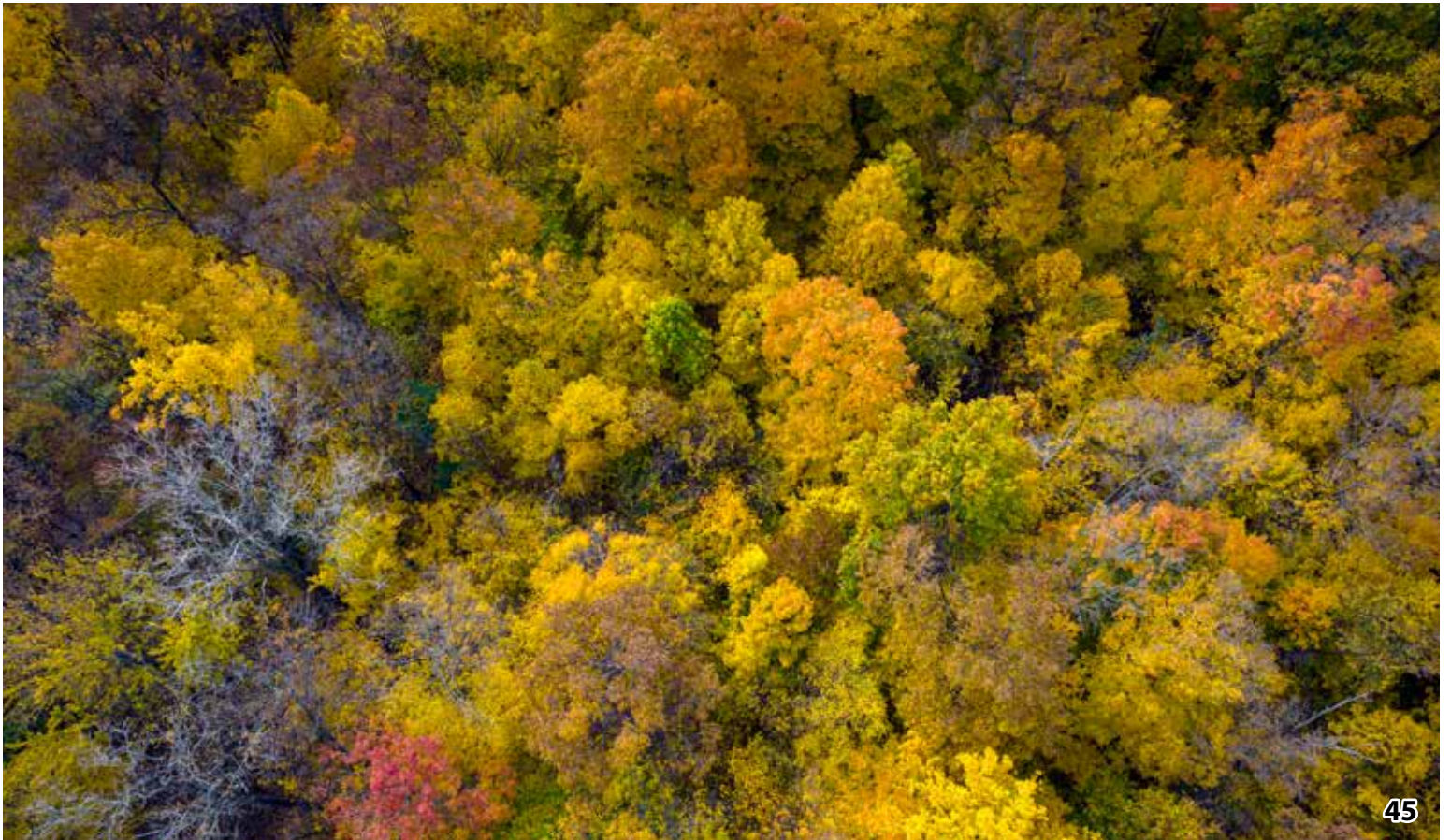
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