

Cover page for:

Preliminary Title Insurance Schedules

Preliminary title insurance schedules prepared by:

Hassett Title Company, Inc.

(File Number: 202157126)

Auction Tract 14

(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: 202157126
Issuing Office File Number: 202157126
Property Address: Palmer Road, Maybee, MI 48159
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 Heath and Linda Heath, husband and wife

5. The Land is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Stewart Title Guaranty Company

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File No. 202157126

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

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

ISSUED BY
Stewart Title Guaranty Company

**EXHIBIT "A"
LEGAL DESCRIPTION**

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

The South half of the Northeast quarter of Section 13, Town 5 South, Range 7 East; EXCEPTING THEREFROM that portion of the following described parcel which lies within subject land; A parcel of land commencing at the Southeast corner of said Section 13, as monumented by a found railroad spike; thence North 01 degrees 00 minutes 00 seconds West 2424.91 feet along the East line of said Section 13, (centerline of Palmer Road) for the point of beginning; thence continuing North 01 degrees 00 minutes 00 seconds West 289.84 feet along the East line of said Section 13, (centerline of Palmer Road) to the West quarter corner of Section 18, Town 5 South, Range 8 East, as monumented by a set railroad spike over a found PK nail; thence North 00 degrees 51 minutes 50 seconds West 57.00 feet along the East line of said Section 13, (centerline of Palmer Road) thence North 89 degrees 26 minutes 40 seconds West 252.14 feet; thence South 01 degrees 00 minutes 00 seconds East 346.84 feet; thence South 89 degrees 26 minutes 40 seconds East 252.00 feet to the point of beginning.

Tax ID No. 58-10-013-003-00

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART I**

ISSUED BY
Stewart Title Guaranty Company

Requirements

File No.: 202157126

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 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 paid. 2020 Summer taxes are paid, amount is \$914.75. 2020 Winter taxes are UNPAID, amount is \$2,095.77.
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. 58-10-013-003-00.

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART II**

ISSUED BY
Stewart Title Guaranty Company

Exceptions

File No.: 202157126

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. 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.
5. Taxes which are due and payable subsequent to the date of policy.
6. Rights of Dower, homestead or other marital rights of the spouse, if any, of any individual insured.
7. Existing water, mineral, oil and exploitation rights which are not of record.
8. Restrictions or restrictive Covenants affecting the property described in Schedule A and not appearing in the chain of title to the land.
9. Any discrepancies, conflicts or shortages in area or boundary lines, or any encroachments, or any overlapping of improvements which a correct survey would show.
10. 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.
11. 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.
12. Farmland Development Rights Agreement dated August 19, 2015 and recorded September 29, 2015 as Document No. 2015R19526.

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART II**

ISSUED BY
Stewart Title Guaranty Company

Exceptions

13. Oil and Gas Lease to Western Land Services, Inc., dated November 26, 2013 and recorded October 28, 2014 as Document No. 2014R20361.
14. Rights of the public in that part of land lying in a public road or highway.
15. Rights of the public in that part of land lying in river, creek or drain.
16. 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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